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ABSTRACT

Concluding that Iowa women are suffering more and in greater numbers than before, this report contains testimony from the 1983 public hearings initiated by the Iowa Commission on the Status of Women. Each section contains background information and testimony from women who have had firsthand experience of poverty--such as female heads-of-household, and rural women--and from those who, because of their job or service, have had direct contact with poor women and their children--such as advocates for the elderly, school administrators, representatives of human resource agencies, and women's organizations. Following profiles from some Iowa women who testified at the hearings, areas of need are detailed covering child care, welfare reform, employment and training, health, housing, family planning, and legal services. Special populations are then addressed including elderly women, minority women, abused women, rural women, disabled women, and female offenders. Conclusions emphasize testimony directed at the need for changes in our educational and socialization processes. Appendices provide statistical summaries with tabular information, general testimony, and the 1984 Legislative Program of the Iowa Commission on the Status of Women. (PM)

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The Feminization of Poverty ... Is This Happening in Iowa?

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RC015292

"The Feminization of Poverty...

Is This Happening in Iowa?"

Iowa Commission on the Status of Women
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Prepared by Rebecca A. Burke

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February, 1984

NOTES

The Iowa Commission on the Status of Women's public hearings on the feminization of poverty were not meant to provide us with comprehensive information on the many needs suffered by poor women and children. However, a substantial amount of testimony was received--over 120 sources supplied us with both statistical and anecdotal documentation of the extent of the problems faced by Iowa women and their children. Particularly helpful to our research was the report compiled by State Senator Charles Bruner, Women, Work, and Poverty: Trends and Their Consequences for Iowa Government, August, 1983, in addition to the large amount of input from representatives of community action agencies and Legal Services Corporation, Inc., two organizations which have devoted their efforts to assisting Iowa's neediest.

The poverty level for a three-person family (the typical welfare family consists of a single parent with two children), as calculated for Census statistics, was $2,905 per year in 1969 and $5,787 in 1979.

Finally, within each "area of need" in the body of the report, the Commission's conclusions are followed by representative testimony received at the hearings. Much of the excellent testimony could not be reproduced, but we hope to have incorporated any necessary information into the report.

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Prompted by national reports on the growing trend of poverty among women and by information received from other women's and human resource organizations, the Iowa Commission on the Status of Women (ICSW) initiated a study of poverty among Iowa women. We knew that nationally two out of three adults in poverty are women, and that 75% of poor Americans are women and children.[1] With this in mind, the Commission sponsored three public hearings in September, 1983: "The Feminization of Poverty....Is This Happening in Iowa?" From the hearings, we received testimony from women who had firsthand experience of poverty and from those who, because of their job or volunteer service to the community, had direct contact with poor women and their children.

We concluded that Iowa women are suffering more, and in greater numbers, than has ever previously been the case. Testimony from approximately 120 sources--female heads-of-household (FHH), advocates for the elderly, rural women, school administrators, representatives of human resource agencies and women's organizations--pointed to the increasing tendency for Iowa's poor to be women and their households.

The 1980 Census reveals that Iowa is only slightly better off than the rest of the nation in terms of the percentage of persons living at or below the poverty level--about 10.1%, compared to about 12% of all Americans. (Note: 1982 data show a significant increase in the percentage of poor Americans--to 15%. Comparable figures were not available for Iowa but it would not be risky to assume that they also rose, given the agricultural slowdown and unemployment upturn of the last three years.) The percentage of Iowans who, according to the 1980 Census, were at or below 150% of the poverty level--the so-called "near poor"--was 18.5%, a statistic which may more accurately reflect the numbers of persons in economic distress.

Even though Iowa's overall poverty population decreased somewhat between 1969 and 1979, this increased prosperity did not hold true for certain groups. Of the 10.1% of Iowa's population who were poor, 41% of that group was made up of households headed by women. Among all FHH, over one-third in this state have incomes below the poverty level. Women heading households with at least one child under age 17 make up about 11% of all Iowa households; in line with the national average, only 2% of similar households are held by males.[2]

As a representative of the American Association of University Women testified, "Whatever progress against poverty was made in the 70's, it has been completely offset by the increase in poverty suffered by women." Male-headed households experienced significant increases in income in the last decade. At the same time, there was a 69% increase in the number of poor FHH in the country[3](a 45% increase in Iowa)[4]. Today women head half of all poor families and over half the children in FHH are poor.[5]

Additionally, some women are more poverty-prone than others--Black women, who in this state head 44% of all Black families[6]; Hispanics and other minorities; elderly women, who are often reliant on small, fixed incomes; and disabled women.

Why are women, even in bountiful Iowa, so susceptible to poverty? Like Iowa men, they are affected by the increased unemployment rates, energy costs, and interest rates, which heighten the possibility of farm foreclosures and increase housing costs. They, like Iowa men, are victimized by divorce and separations, but unlike the vast majority of men, who merely become single after the break-up of a marriage, women become single parents. Women alone face the awesome burden of raising an out-of-wedlock child.

Because of women's typically low wages, those households that are filled with children are households with incomes stretched to the limit. If women were paid what similarly qualified men are paid, about one-half of those now-

poor FHH would not be poor, according to the National Advisory Council on Economic Opportunity in 1981. Child support has not been forthcoming from either the courts (only 41% of all those deserving it are awarded court orders) or the fathers (less than half those awarded child support get the full amount).[7]

It is easy to glance at these factors--divorce, lack of child support, etc.--and assume an understanding of the reasons for the feminization of poverty. But that would be at the risk of ignoring the "real" causes; namely, the presumption that women bear the responsibility, economic and emotional, for childrearing, and secondly, the sexism built into the labor market. The two are inextricably tied together--the woman who is a single parent not only faces child custody with all its costs, but is more reliant on a good job to maintain her household. But having children may add to the possibility of interrupted labor force participation, and those women who are employed may face occupational segregation, sex discrimination, and sexual harassment, all of which function to keep women who are workers poor. Added to these discouraging factors is the appalling lack of child care, nationally and in Iowa, and one sees that, for a woman, a job is not an antidote to poverty. And current public assistance programs are insufficient to help with a women's type of poverty, because she <u>is</u> society's caretaker for children and the elderly.

The following are profiles of some Iowa women who, having known poverty firsthand, decided to share their experiences at the public hearings.

Jeanne D. and her husband had owned a successful small business, some investments and a modest home. When their marriage ended, he got the property and she got the children. And because of a back disability, she wasn't technically or legally qualified for work that she could do sitting down. "I couldn't earn

a living...the greater part of the time I couldn't walk." So, "I became a welfare mother, which was somewhat lower than the 32 rats we caught the second winter."

Jeanne said she and her children survived by borrowing, and the only thing that kept her from commiting suicide was a local displaced homemaker network. Her bitterness was still evident, "I did everything society asked me to do--grew up, got married, did my very best to raise kids, kept my house cleaned. Now he's gone and I have nothing." Her advice to those at the hearing was to "inundate young girls with the 'news' they'll have to work--28 years of the average woman's life."

Donna B., a young rural mother on AFDC, spoke of spending over half of her $419.00 monthly check on rent and utilities. She recited her budget item by item, everything calculated precisely. She said she was totally reliant on the school's free lunch program to keep her children adequately fed. Donna said her job opportunities in a small town were extremely limited and she felt the stigma of being a divorced "welfare mother" was worse for women in rural communities.

A much-older rural woman bemoaned the lack of "productive" work in the rural setting, and said she had traveled 100 miles a day to go to a factory job in Sioux City before the plant closed down. Then she became reliant on her husband's small disability check--but when he died, that disappeared. Being older and owning a home meant she was reluctant to move elsewhere for employment opportunities. She said it was nearly impossible to sell a house these days in a small town, and besides, "Living alone is bad enough without having to give up your home."

A woman known in Des Moines' black community as Sister White related her struggles to help minority women in the inner-city area build their self-esteem and develop capabilities that would make them employable. She herself had had to raise six children alone when, at that time, she had been paralyzed from the waist down. She managed to rehabilitate physically and obtain a college degree, and chose to spend her renewed abilities and energy on the many women in her area who had only begun the struggle to pull out of the welfare trap. Her headquarters is a small church-donated house in one of Des Moines' neediest neighborhoods, and she said over 500 women have walked in the door looking for something to do, a place to begin.

Sister White said women come in daily--"the ones they say don't want any help." She said her recent experience with a small government grant to do some job training had paid off in terms of many of the women getting employment; however, it had underscored the lack of work incentives in the public assistance system. Many women who'd taken the class and been paid minimally to do so had been threatened with cuts in their AFDC and food stamp benefits, which made it seem to the women they were worse off for trying to better themselves.

Other poor or previously poor women also testified, along with advocates for those on public assistance--Legal Services lawyers, community action agency employees, church and social services workers, and area agencies on aging representatives. The experts were those living out the effects of budget cuts, unemployment, and societal discrimination based on racism and sexism, and they contributed in substantial amounts to the public record. Equally helpful was testimony from those who compile the statistics, conduct the surveys and fill out the forms for great numbers of poor women and children. Poor or once-poor women were able to talk about the experiences that led them to poverty, the needs they had, and their obstacles to getting off of welfare. The social workers

and other testifiers were able to contribute a broader picture of the extent of poor people's needs and of the numerous difficulties of the "system" in addressing each need. Testimony all seemed to echo the conclusions of one human services worker who said, "We see a rising tide of women in poverty."

CHILD CARE

> "It's impossible to work at a level that will result in economic self-sufficiency if one's children are not being cared for by responsible and loving people."
>
> Testimony from Des Moines hearing

Forty-nine percent of all Iowa mothers with children under age six work compared to only 30% a decade ago.[8] Child care has become as basic a necessity as food and shelter almost, for those mothers raising children alone and those who would like to get off public assistance but cannot find child care.

Although $32 million was spent by the state of Iowa on foster care in 1980, only $1 million was spent on child care.[9] Since 1980, federally subsidized child care has been reduced by nearly two-thirds, due mainly to stringent new eligibility guidelines (a mother of one child who earns barely over the minimum wage would not qualify). Figures show that nearly all 99 counties in Iowa used their federal monies to some extent in 1980, but only about half of all counties used their monies last year. Worse is the fact that some of these counties only allocated $500 per month or were "temporary funding" -- hardly something a working mother could rely on. The following received federal subsidies:

1980 - - - -	3,225	children
1981 - - - -	1,729	"
1982 - - - -	1,524	"
1983 - - - -	1,100	"

(Figures made available from the Office for Planning and Programming.)

A Children's Defense Fund-Des Moines Junior League-sponsored study, Child Watch, which documented the many problems and needs of children in Polk County, found that 6,000 children in Polk County alone would probably use subsidies if they were made available.

The Child Watch study in Sioux City interviewed 35 individuals representing 21 different agencies and organizations in Woodbury County. Early findings presented at the Sioux City hearing showed:

--- Title XX cuts have resulted in two nonprofit day care centers and a day care home reporting families having to give up quality day care because they no longer had the financial assistance. "We now only see children receiving Title XX assistance who are under protective services," the report said.

--- In one day care in Sioux City, seven out of thirty-three families were forced to drop between January, 1981 and August, 1983 because they could not afford even the reduced rate there.

--- Sioux City's greatest needs were found to be infant care, sick, handicapped, and before-and-after school care.

--- "Problems in the schools are created by a lack of proper food and clothing which result in low self-esteem. Many families depend on the school to provide the only food the children receive."

--- The Department of Human Services reports more parents inquiring about foster care, especially for younger children and teenagers.

The Des Moines Child Watch study found similar shortages of infant, night and weekend care. The Child Care Resource Center, a clearinghouse of information about available care for children in Des Moines, reports receiving about 200 calls a month, with the majority of callers seeking infant care (nationally, women return to work six weeks after the birth of their children, on the average). The excellent report done by Child Watch documents in some detail the problems Des Moines mothers face in finding adequate facilities to place their children while they work. Many of these women are probably giving up, as the report concludes, "...an unknown number of children are being cared for in inadequate

unregulated settings or left alone for long periods of time."

Dubuque women also testified to the need in that area for more child care. Only two centers in Dubuque would even take children under two years old, and there were long waiting lists for those who would take children 2-4 years old. A woman who works at a large hospital-run child care center there said there are an increased number of FHH reliant on their services, which they are attempting to expand to accommodate the many latch-key children that exist in their immediate neighborhood.

In Cedar Rapids 279 children were waiting to get into Head Start (certainly many of the children grow too old to be eligible by the time their turn comes). An area survey of child care centers there also found that very few offered sliding fee scales for payment.

Also, if a survey done in the small town of Sheldon (pop. 5,003) is any indication, child care in the rural areas is no more abundant. More than 69 households said they would use infant day care three to four days a week if it were available.

Said one mother at the Des Moines hearing, "What are we to do -- put our children in storage?"

STATE OF IOWA

Office for Planning and Programming

523 East 12th Street, Des Moines, Iowa 50319 Telephone 515/281-3711

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Director

RECEIVED
OCT 6 1983
IOWA COMMISSION ON THE STATUS OF WOMEN

October 3, 1983

Becky Burke
Iowa Commission on the Status of Women
507 - 10th
Des Moines, IA

Dear Becky:

I am sending the information on child care subsidy as we discussed by phone on September 28.

Information which may be pertinent to the Commission on the Status of Women, is: that only half of all counties use any of their Block Grant money to subsidize child care, although that option is open to all 99 counties. Block Grant dollars subsidize only about 1,000 children a month statewide. As stated in the Commission hearings, it is estimated that 6,000 parents need subsidy in Polk County alone.

The monthly gross income according to family size can be no more than $651 for a family of 2, $804 for a family of 3 and $957 for a family of 4 to qualify for Block Grant subsidy. This would mean that a mother with one child could make barely over minimum wage to qualify for child care subsidy. If a mother had two children and made $5.00 - an over clerical wage $5.00 x 200 x 4.3 = $860/month; $200 for deduction.

	200
She would not qualify	$660
for child care assis-	
tance. A conservative	$258 - Child Care Costs
average cost for 2	
children for child	$402 = Left for rent, utilities, groceries
care is $60/week.	

Another (true) case - single mother 2 children earns 15,000 a year - paid 26 times = every 2 weeks - twice a month w/2 additional pay periods a year.

Take home after taxes and deductions $850.00 a month.

$850	- child care 2 children = $240 per month.
240	- child care
610	
300	- house payment
310	
170	- utilities (gas, phone, water) and electricity

140
140 - groceries - $35 wk./4
00 for transportation, clothes, gas, and all other expenses.

Every 6th month she can make ends meet. $15,000 for a family of 3 does not qualify for child care subsidy anywhere.

It is obvious that for women to support themselves and their families, child care costs must be taken into account. While for the parent, child care costs a great deal, on the other side, $40 a week is not a good wage for the provider. Even if the provider had the maximum of 6 children, she could make only $240 per week or $12,480 a year before expenses. I am including a chart of true cases of what providers actually make.

If you have any questions (or answers) please call me.

Sincerely,

Ann Thompson

Ann Thompson

AT:rr

TO: Iowa Commission on the Status of Women

RE: The Feminization of Poverty

Let me first share the profile of clients served in our human service agency that specializes in child care services.

72% of our clients are female heads of households. In addition, one out of two is a minority. These young women, most in their early 20's, are working at minimum wage in entry level jobs, some graduating to higher level positions that offer only 1/2 to 2/3 of their male counterparts salary. 15% are in training programs designed to promote and specialize job skills. This small population is currently hanging on to their eligibility for child care services even though attempts have been made to cut back or eliminate job training options. Clients are subsidized by a blend of federal, county and private dollars.

Why is it necessary for women to secure affordable, accessible, quality child care services? Let me suggest some of the alternatives if subsidized child care is not available. The least of these is certainly a back step into grinding poverty with the futileness of AFDC dependence and the loss of a vision of self-sufficiency. Next is the exploitation of the children that are being left alone to fend for themselves or inferior arrangements that provide a non-stimulating environment void of experiences that contribute to a <u>normal</u> rate of growth and development.

Stress in the home when child care options are not available and the mother chooses between work and not entering into the job market affects both children and parent. A feeling of low self-esteem and worthlessness perpetuates.

Subsidized child care in our state has been reduced over 50% since 1981. Purchase of service contracts to 100 providers have decreased to a provision of services in only 17 counties. Increased stringent eligibility criteria eliminated families from services dramatically in 1981-82. In response to needs in Polk County, our local Board of Supervisors budgeted over $290,000 for 1983-84 to continue serving clients who could not utilize the Social Service block grant money but demonstrated their willingness to move into the work force. Two months into our funding cycle we are 230% overspent in our allocated monies. Hard pressed counties manage their budgets precariously while the demonstrated need for human services pressure advocates to ask for increased funding.

In the early 60's the national interest and thinking seemed to be to move into welfare dependent and economically deprived populations and best serve their needs by providing steps to become productive self-sufficient citizens. We seem to have lost vision of that objective as we plunged into unemployment and a near depression era.

We see women each day who are working, who are struggling to survive and who are in danger of losing the small tidbit of subsidized child care services left available. We must speak to current public rhetoric to dispel the myth that women will continue to take care of their husband and 2.3 children and will not ever publicly acclaim the need for a national program for subsidized child care services for employment and training purposes.

Logical thinking leads us to acclaim child care as a cost effective, cost beneficial program. Both a program that gets the most out of funds available and a low cost approach to achieve certain societal goals. National studies in two communities substantiated a 246% return of the subsidized child care dollar.

Locally we have a constituency in our state legislature of elected policymakers who publicly have spoken to the needs of children and mothers. We will begin

to build a legislative platform:

1. To increase eligibility for low income working clients. This will enable us to better utilize federal social service block grant allocations.
2. To increase eligibility for child care for clients who are in job training programs.
3. Campaign for direct state aid for child care services so that we can offer services to families who are above low income guidelines but are not up to the median income levels.

If indeed our national intent is to better the quality of life for children and families; if indeed our national intent is to assist women in achieving self-sufficienty; if indeed we are to deal with unemployment and welfare problems; then first we must clearly provide an avenue to assistance in programs designed to solve the problem. Will the provision of affordable, accessible, quality child care services be a critical agenda in our nations response to this dilemma??

Karen Thelin
Director
Methodist Hill Children's Center

WELFARE REFORM

The AFDC, Title XIX, and food stamp programs are meant to maintain a family's basic needs until the parent is able to secure employment. Yet, studies show that in no state does the combination of cash payments and food stamps allotted monthly bring households up to the poverty level.[10]

In the words of a Legal Services employee, "It's not fund or easy or profitable to be on AFDC. Because these women accepted the responsibility of parenthood and because they're not financially able to meet the basic needs of their children, they must use the welfare system."

The following testimony is from persons who are familiar with the welfare system and the obstacles that may prevent recipients from receiving incomes to support their families and/or become employed.

Good evening. My name is Patrick McClintock and I am a Deputy Director with the Legal Services Corporation of Iowa. I have worked with legal Services as a welfare law paralegal since 1974. Prior to joining Legal Services, I worked as a welfare advocate with the Advocator Welfare Answering Service in Waterloo, Iowa. During the more than ten years I have worked with A-WAS and Legal Services, I have been involved in representing low-income people in matters pertaining to the various programs which are a part of our public welfare system. The majority of my clients have been low-income women, most of whom who were recipients of the Aid to Families with Dependent Children program.

The problems facing women in poverty are not new, although recent studies released by the United States Commission on Civil Rights and by State Senator Charles Bruner, establish that the problems are becoming far more serious on both a state and national level. Likewise, the prevailing government solution to the problems faced by low-income women, the provision of public assistance, has its origins in a much earlier time in our nation's history. Seventy years ago in 1911, Illinois became the first state to enact a mothers' aid law, extending public relief to widowed women with children and by 1926 most states, including Iowa, had similar laws.

During the decades that have followed, the government response to the problems faced by women in poverty has been influenced too often by polical trends. It has become virtually impossible to discuss the issue without evoking reactions ranging from attacks on government for being insensitive, to attacks on

low-income women for being content to survive on government largess.

More than anything else there is a need today to elevate the public debate regarding the issues related to women and poverty to a level where reason and facts are given more weight than the myths that are perpetuated by those who may be vindicative or motivated by political agendas. I commend the Commission for scheduling these public hearings, which will contribute to the beginning of a rational debate relative to the needs of low-income women.

I am here today as one who believes it is government's responsibility to protect the less fortunate among us and to offer opportunities to those who have been excluded from the benefits of our economic system. Although I have deep concerns regarding the effectiveness of our current public assistance programs in achieving these two objectives, I have witnessed cases where government programs have enabled low income women to attain a higher quality life style for themselves and their children. The unfortunate fact is that many of these programs have been ravaged by budget cuts and structural changes that have made them less responsive to the individual needs of the intended beneficiaries.

Take for example the Aid to Families with Dependent Children program. Prior to October, 1981, the AFDC program extended work incentives and work and child care deductions which provided a financial incentive for recipients to work. In addition, the

budgeting system for the program required that benefits be calculated on the basis of current needs, as opposed to the needs of the family two months earlier. The policy changes brought about by the Budget Reconciliation Act of 1981, have eliminated all incentives for seeking and retaining employment unless that employment guarantees a decent wage and adequate health insurance coverage. Such employment opportunities today are few and far between and as I am sure others have testified, these opportunities are not being extended to women.

In November, 1981, I had the opportunity to serve as Chairperson of an AFDC Task Force created by Commissioner Michael Reagen. My Task Force reviewed Quality Control data regarding a sampling of 57 cases of families that were terminated from assistance as the result of the October 1, 1981, OBRA changes. The average wage of the individual included in that sample was slightly more than $4.00 per hour, $699 per month. Thirty-two cases in the sample had incomes between $400 and $700 per month. Virtually all of these households had incomes below the Federal Poverty guidelines and yet, they were terminated from AFDC and more importantly, from medical assistance coverage.

Over the past two years, I have been asked by several AFDC recipients to advise them of the effects of employment on their eligibility for cash and medical assistance. Several of these clients have been in a situation similiar to a woman I spoke to from Davenport. Last November, she told me that she had been offered an opportunity to work part-time during the Christmas

holiday season. The job would pay her minimum wage and provide no form of health insurance coverage. In years past she had taken similar jobs because it allowed her a chance to earn some extra money during the Christmas season to buy presents for her children. In addition, it extended to her the opportunity to develop job skills that she hoped would benefit her when she was ready to seek fulltime employment after her children were in school. I attempted to provide her with a dispassionate description of how these earnings would affect her assistance grant. I did not want to discourage her from working, but I was under an ethical obligation to provide her accurate legal advice to the question she had asked. What I told her was that she could achieve her goal of securing a little more disposable income during the month of December by accepting the job, but that her family would receive a reduction in assistance two months later because of retrospective budgeting. She did not accept the job, for she did not want her family to face an impossible financial situation in February.

I have had other clients who have declined offers to accept fulltime minimum wage jobs because they did not wish to lose the medical coverage provided under medicaid. I have also had clients who have accepted employment and lost their medical and cash assistance, only to incur a large medical debt. Take for example a case out of Waterloo involving a woman who is the mother of two children. She had been a recipient of AFDC, until she accepted a job that paid a wage over the monthly AFDC income guidelines. After working a period of three or four months, one

of her children required hospitalization for an illness. The woman had no health insurance coverage and as a result, she incurred a medical debt that she has been unable to pay. As a result she has damaged her credit record and jeapordized her future ability to obtain needed medical care.

The examples of the harm caused by the October, 1981 federal budget cuts go on and on. The immediate impact of the cuts resulted in 1,000 families headed by working parents, mostly women, to lose all of their benefits. Each month, hundreds more recipients are harmed by the duel affects of the loss of earned income disregards and the unresponsiveness of monthly reporting/retrospective budgeting. However, despite the fact that these program changes were imposed by federal legislation, there are several steps that Iowa policy makers can take to improve the AFDC program for working recipients.

First, the state could extend medical assistance coverage under the medicaid program by enacting a medically needy program. Such a program would provide a great incentive for low-income women to accept employment that might otherwise preclude them from eligibility for monthly cash and medical assistance. Many of my clients have told me that they could live without the small cash assistance grant, but not without the medical assistance coverage.

Second, the state could provide supplemental hardship payments to working AFDC recipients suffering a loss of earned income. These payments would insure that the recipient family

would receive the minimum basic needs grant, in the event that they lose all or a portion of their earned income. The provision of supplmental hardship payments is allowed under existing federal law effective with the enactment of the Tax Equity and Fiscal Responsibility Act of 1982.

Third, the state has the option to alter the method of AFDC grant calculation, to allow for the counting of earned income against the Standard of Need, as opposed to the Payment Standard. The remaining sum is then reduced by the percentage difference between the two standards. This method of grant calculation has been adopted by a handful of states including Utah and Colorado and provides a slightly greater amount of assistance to AFDC recipients who receive other income.

Finally, the state can continue to increase the Standard of Need annually and thereby allow a slightly larger number of working recipients to continue to receive aid. At the same time however, it is becoming increasingly crucial that AFDC grants themselves be increased to reflect the increases in the cost of living since July, 1979. There have been studies developed by the Home Economics Department at Iowa State University which provide ample evidence of the need to increase assistance grants.

In closing, it is an unfortunate fact that women are disenfranchised from our economic system to an extent that requires them to rely on government assistance for all or a portion of their livelihood. However, until such time as our business, industry and government leaders initiate measures to

eliminate all forms of economic discrimination against women, the need for an adequate public welfare system will continue to exist. It is my hope that the Commission on the Status of Women will assume a major leadership role in efforts to achieve both objectives.

Thank you.

The topic on which we're focusing today could be approached from several perspectives. We could view the feminization of poverty from a personal standpoint, from that of an educator, politician or sociologist. Our perspective is that of employees of the Iowa Department of Human Services in Dubuque County. Of course this does not mean that we are free from subjectivity or personal opinion regarding women and poverty. We will try to be as objective as possible, drawing from our experiences in working with poor families as Income Maintenance workers for the Department. Dubuque County's AFDC and ADC-UP caseloads is 1,302.[1] The statistics that we cite, for the most part, are drawn from a sampling of our caseloads. Of a survey of 185 of these cases, 119 are headed by women. 54 of these women are divorced, 16 separated and 49 never married.

The AFDC, Title XIX, and food stamp programs help to maintain the family unit's financial stability until the parent is able to secure employment. This does not mean, however, that each of these parents is equipped to find a job or capable of holding one once it's found. These programs help to provide basic necessities - shelter, utilities, food and clothing, but they sometimes fall far short of even these needs. The situation becomes even worse for women who are attending school. Financial assistance for education is tight and they may not receive enough assistance to attend school. The ADC program rules exempt most government financial assistance for education, but the food stamp program only exempts a portion, which is federal law. As with all federal and state agencies in the past few years, the Department's budgets have been trimmed and revised to (comply with) reduced income from taxes, although no programs have actually been eliminated. This means that even with increasing costs for food, fuel, housing and clothing, more money has not been made available to clients on ADC. The programs available are only temporary, at best.

The ever increasing divorce rate and birth rate among women who have never married mean ever higher statistics of female heads of households and families whose income is below poverty level. As long as families had both parents in the home and, in the cases of two working parents, resources were pooled, there was no effect on the material well being of women, even though they earned less money than their spouses. When the primary wage earner, usually the father, leaves the home, the mother has custody of the children in 9 out of 10 cases.[2] The typical mother ends up with far less money to support herself and her children than her husband has to support himself. Usually the decline in family income is at least 50%.

The collection of court ordered child support has long been a problem for women who receive public assistance and for those who do not qualify. In Dubuque County, the Child Support Recovery Unit is handling over 1,500 cases of which only 20% of the absent fathers are paying support.[3] Among those mothers who have never legally been married, the figure is about 6%, according to national statistics. A 1979 Census Bureau study points out that even those who receive child support seldom get much. Payments average just over $1,000.00 per year per child.[4]

Even if court ordered support is paid, it's not usually enough to support mother and children. The amount of support ordered usually depends upon who has retained the most diligent attorney and which judge is hearing the divorce, custody and maintenance arguments. We have a long way to go in making support orders fair and provide enough income to sustain economic security for these families.

Many women who head AFDC households are able to find part-time or full-time employment. Many of these jobs offer sub-minimun or minimum wages, provide little or no job security and no benefits to the employees. If an AFDC mother finds a job in which the income is even slightly higher than program guidelines, her ADC is cancelled and the most that she can receive is a reduced amount of food stamps and medical coverage for herself and her children for a maximum of four months after cancellation. The majority of these "border line" income jobs do not offer the employee any medical coverage or offer it at prohibitive rates. The client feels that she's in the position of being "better off" not working. She at least has a steady income and medical benefits for her family. At this time she feels that ADC is best, but what happens when her children are grown. She is left with little or no skills, training or experience.

There appears to be a tendency on the part of these women to feel they have no control over their situations or their futures because the present problems appear to be so overwhelming. Some women blame their circumstances on their "inadequacies", others feel no responsibility for their situation and feel that all the blame lies elsewhere. Many female recipients of public assistance are clearly hindered in making changes simply because they have no self confidence in their ability to do so.

Another problem faced by these women who are attempting to raise families on their own, is a lack of child care facilities for infants and toddlers. In this area, there are only two centers, that provide day care for children under age two. The burden of finding an acceptable, reasonably priced child care provider is on the woman who needs to provide a steady income for her family.

In good centers offering care for children over the age of two, there is often a waiting list. The cost of the center or an in-home day care provider is prohibitive for a woman who may only receive minimum wage for the work that she does. The cost is especially high if she has more than one child who needs day care. In most circumstances, a woman with several children will have no economic incentive to work unless she can find a job that pays substantially above the normal wage for working women.

(In our experience, many of the women who comprise our caseloads would rather be employed than receive AFDC.) But before a woman can secure employment that pays reasonably well, she must have sufficient education, training or experience. The Department attempts to encourage clients to finish high school, obtain a GED, secure vocational training or some other form of higher education. In order to qualify for IETP, the client must first apply for a Guaranteed Student Loan, Pell grant or other type of financial aid before the Department would be able to assist with child care and transportation costs. The intent of this is to assist with those portions of her expenses that aren't covered by any other source.

Although the Individual Education and Training or IETP program is available to our clients, not many take advantage of it, but, many women with young children are very young themselves. They have most likely interrupted their education during high school because they had become pregnant and didn't feel that they were able to complete their education at that time. Going back to school after being out for several years requires courage, money, time and support from family and friends in order to be successful.

In summary, the major problems of the women that we see everyday are 1) lack of adequate court ordered support, 2) lack of enforcement in collecting support, 3) lack of job skills, to secure meaningful employment paying adequate wages, 4) lack of child care facilities for infants and young children, and 5) lack of assistance for education and training.

Now that we've touched upon a few of these problems, our most important tasks lie ahead. We realize that we've only skimmed the surface here. We don't feel that it's in the best interests of society if these problems are overlooked. We are encouraged that public hearings are being held throughout the State and that there has been recent media attention on the feminization of poverty. The first step in finding solutions to problems is becoming aware that the problems exist.

The second step is to attempt to change attitudes toward the reasons for poverty. We need to convince the client that her situation is not hopeless, that there are people who do understand her situation and who are ready to help, and that with some support and encouragement that she has a good chance to overcome her current difficulties. We need to convince our communities that poverty is not always the result of laziness and ignorance. Many times it is the result of irresponsibility of others, especially absent fathers, that women and children are receiving public assistance. We need to convince teachers and counselors that it's important to encourage and guide women in making educational and vocational choices. They may need to be directed into more non-traditional, higher paying fields. We need to support them in their choices. We need to convince judges, attorneys and lawmakers that it's important for men to support their children after a divorce and not at the meager levels that have been prevalent in the past. We need to convince business and industry, both large and small, that women are valuable additions to the work force and that they should be compensated fairly for the work that they perform. We need to encourage local, state and federal governments and private agencies of the importance in providing funding for education, job training, job experiences and day care for women who wish to receive it.

A concerted effort must be made by all of us to define not only these problems and solutions, but others that appear to be relevant. We have everything to gain and nothing to lose by doing so.

Submitted by Julie Woodyard and
Mary Osborne, AFDC Caseworkers,
Department of Human Services,
Dubuque

Sources

1) Martha Farber - IMW-IV, Supervisor, Iowa Department of Human Services

2) Christopher Jencks - "Divorced Mothers, Unite!"
Psychology Today-November 1982

3) Carol Leick - Child Support Recovery Officer, Child Support Recovery Unit - Dubuque County

4) Christopher Jencks - "Divorced Mothers, Unite!"

Why of all words does poverty cause fear to women? Poverty for us is more frightening than rape. There is a greater chance for us to become poor in todays society and carry the stigma of poverty. This stigma is almost impossible to overcome.

For a number of years I have worked with service related agencies and have worked with the "New Poor" of today's society. Let me give you a description of a typical family of this group: Long term unemployed blue collar worker, union member, male, short term employed minimum wage female, 35 years old, high school graduates, 3 children. In this typical family the husband has been unemployed for 1½ years and been collecting unemployment. The wife has been using her income to help the family survive. Before the husband was laid off, they bought a home, two cars, purchased life insurance and invested money in time certificates.

Finally after drawing all benefits, unemployment is exhausted, what do they do? They decieded to apply for the ADC/Up program, but they are over guidelines because of the cars, time certificates, life insurance. And because the wife is the qualifying parent and works over 100 hours in a month. Because they need medical insurance, they decieded to separate to get into the system. In some cases if the marriage is strong enough the relationship will survive but the sad fact of life is most aren't. The woman is then on her own and becomes part of the statistics of the poor--she is an ADC recepient.

ADC levels are well bleow poverty level.

This woman has gone from upper middle class, to upper poverty to lower poverty level, all in the space of about 2 years. She has run the full gamnet

1. Husband's income covering all expenses and her's extra or play money.
2. Her income supplementing unemployment checks to help the family survive
3. Her income as sole support of the family.
4. And lastly her income and a small ADC check.

Besides the financial upheaval what about the emotional upheaval.

We also need to think about emotional poverty. A married couple who are working together to build a future for themselves and their family are rich. But a woman struggling alone with little or no support system is at the lowest level of the emotional ladder. She has few marketable skills, no training and the sole responsiblity of a family to hold her back. There are very few answers for her.

It would be nice if some one had some magic answers. I don't have them, the system doesn't have them and at this point the politicians who are in charge don't have them either.

I can offer some basic suggestions for changes that could help married couples and women alone. They are as follows:

1. Offer an health insurance plan to all unemployed because most people who go on the program do so mainly for insurance.
2. Raise the equity allowed for vehicles. Most blue collar workers who saw lay offs coming paid off their cars.
3. If an ADC recipient is working, allow them to keep the Title IXX insurance in effect until insurance is offered as a benefit by the company.

Some one needs to come up with a program that will help the "New Poor" of our society. This program should cover financial needs and the emotional needs of these people.

Thank you

Repectfully submitted

Ronnie Hansen

Operation: New View

Dislocated Worker Program

270 Nesler Centre

Dubuque, Iowa

My name is Vicki Keeley and I am a low-income single parent.

Prior to marriage, I lacked goals for my future. I assumed that I would become a housewife and mother. I did not consider any type of career while in junior and senior high school. In the mid to late 60's, school counselors encouraged females toward nursing or motherhood.

I married young and became a middle class housewife. I was very dependent on my husband financially and emotionally. I fell into this role largely due to lack of other expectations. Attempts to go to school or gain job experience were discouraged by my husband. Household tasks necessary for independent living were left to my husband, such as paying bills, and keeping a budget. During my fourteen-year marriage, I did quite a bit of volunteer work, which I believe was valuable to me when my marriage ended and I had to enter the job market. I am thirty-two years old and have four children; ages 14, 12, 7 and 2½.

Being the sole support of my family for the past year has made me realize what it means to be a low-income person. I was fortunate enough to have my mother's temporary financial help. Her support allowed me time to sort out a plan of action and set some goals for my own and my children's future.

Becoming financially stable was the first thing I needed to do. Like many people, with determination and occassional frustration, I began to discover the resources available to me. One of the first places I went was our local community college. After taking aptitude tests they directed me to CETA. I am currently working, through CETA's "On the Job Training Program", at a community action agency. I was denied Food Stamps because of my children's savings. However, my participation in the following three programs saves me an expenditure of $300 per month: WIC, Title XX Child Care, and Free School Lunches. My family also uses the services of the Well-Child Clinic, Mental Health Clinic, Big Brothers/Big Sisters, and the local support group for divorced people.

Despite the help these programs give, I still have to prioritize payments. The first bills paid are house payments, utilities, food, etc. Last priority are my property taxes which I'm behind on. I also can't afford medical insurance for my children.

Working on establishing a credit rating and becoming financially independent are two other long-term goals, I am gaining job experience

through CETA/MICA. I realize that to support four children I need a job paying higher than minimum wage. In order to qualify for better-paying jobs, I need to continue my education.

A longer term goal is to eventually re-marry but not become dependent financially. Also, I hope to teach my children to deal with reality and take responsibility for their futures. My children are learning. An example is my eldest daughter, who is 14. She has worked and saved her money since she was 10 years old for college. This past summer she was earning more money than I was.

In closing, I would like to say thank you. Thank you to the people who have helped me and referred me to some of the programs I participate in. Thank you to the people who have designed these programs and made them available to me and my children and thank you for giving me this opportunity to tell my story.

EMPLOYMENT AND TRAINING

Nearly half of the Iowa workforce is made up of women, and according to the 1980 Census, 58% of all Iowa mothers work. Of the total adult female population in Iowa, 59 percent were in the labor force in 1980, up from 40 percent in 1970.

It became clear from testimony at the hearing that many women who work, especially FHH, given the abysmal wages and lack of benefits offered women in the job market, would be better off on welfare. Indeed, there were many women who felt compelled to stay on welfare in order to receive medical insurance for them and their children, a benefit which is often denied women in the employment market. Said one mother, "To take a minimum-wage job that didn't offer medical insurance for me and my kids would be an irresponsible thing to do."

Even if they were already employed, many women felt their pay and status made them only marginal members of the workforce. Said a Dubuque woman who had received public assistance, "By working--and I love my job--I'm slightly less well off than I was a year ago." Her sentiments were echoed by the director of a program for displaced homemakers, "Anyone who decides to take a low-paying job because they are morally opposed to being on welfare, will be destined to a life of poverty, unless some unusual good luck comes her way."

Women seem to believe a good job is the answer, as testified to in a letter received by the Commission: "Every place I go, they are not hiring or even giving out applications. It is very discouraging. I've worked since I was 16 years old and this is the first time I had to draw unemployment and can't find a job. Where do I go, and how can you live when you don't have any money. Please help."

Why do women earn less than men? Many women have few marketable skills if they have worked in the home for any length of time; thus, they turn to jobs

low in status, income and benefits, such as waitressing, babysitting, and housecleaning. Other women have skills but lack self-esteem after having been on welfare, and this provides an obstacle to getting back into the labor force. But for women who have never been homemakers, for whom these problems do not apply, there are a variety of other blocks, namely: 1) women's perceived lack of credible attachment to the work force. The public perception has not caught up with the reality--women accounted for three-fifths of the increase in the civilian labor force in the last decade, and they accounted for 43% of all workers in 1981;[11] 2) sex discrimination in hiring and promotion; 3) devaluation of women's work--sex segregation in the workplace means wherever the majority of workers are women, the job will almost always pay less; 4) age discrimination is a more serious problem for women than men; and 5) the difficulty of maintaining a household and raising children for those women who are mothers, in particular that fast-growing population of single parents. These women often cannot go after higher-paying, higher-status jobs as that type of employment may require added responsibilities--travel, overtime--that they cannot handle and still be good parents.

"The conflicting demands of motherhood and employment, as a single parent, present a hurdle to financial stability for women that men rarely know. Success in a career or on a job does not permit the distraction and concern for children that accompany a woman to the workplace," said a professional woman at the Des Moines hearing.

It seems that whether a woman chooses to stay at home and raise her children or enter the paid labor force, her work is seen as secondary--both inside and outside the home she is not recognized or rewarded economically for her hard labors. The myth that women work for "extras" must be put to rest. Two-thirds of American women work out of economic need--they are either single, widowed, separated, or have husbands whose earnings in 1981 were less than $15,000.[12]

Yet American women earn less than men in every occupational category. Women lawyers earn only 71% of what male lawyers earn,[13] and female clerical workers earned an average $9,855 to male clerical workers' $16,503 in 1981.[14] Minority women earn even less and face the double discrimination of sexism and racism. Things are not getting better for most women. The wage gap has grown wider in the last 20 years--from 64¢ to a man's dollar in 1955 to present-day 59¢. In the last decade, only those women who were young and well-educated were really able to enter the higher-paid, higher-status careers made available.

In Iowa, state government is probably what one testifier claimed as "a preferred place to work." Yet, in 1981 95.2% of state workers earning more than $33,000 were men, and 79.3% of all state workers earning less than $10,000 were women. Among all Iowa women workers, 30% were clerical and 27% were in the service category of occupations in 1980. And 60% of all Iowa women are in just 10 occupational categories.[15]

Along with other states, Iowa's state government is beginning to study and put into practice the concept of paying women for work of comparable worth, that is, work of comparable skills, responsibility and training. The old concept of equal pay for equal work simply isn't realistic as most women are not employed in the types of jobs that men are, and vice versa.

And what is happening in the private sector? In a 1981 study of the labor market, Professor Emma Rothschild of the Massachusetts Institute of Technology (MIT) found that 70% of all new private sector jobs created between 1973 and 1980 were low-paid, mostly "women's jobs" in the retail and service sectors (i.e., fast-food counter jobs). Semi-skilled and skilled jobs for women are rapidly disappearing with the increasing loss of blue-collar jobs--be it to some Third World country where labor can be found cheaper or to the process of de-industrialization going on in America, as the labor force becomes information-and-technology-intensive.

At the hearings, women familiar with the inital obstacles to women seeking good jobs said training and education present problems to the single female parent. A woman familiar with the ordeal said, "Going back to school requires courage, time, money, and support from family." First of all, women on assistance will be discouraged from getting educational loans if those are classed as unearned income, as this results in food stamp and AFDC reductions. Said a social worker, "It is redundant that the welfare system should consider these funds as supporting income to meet the basic family needs when it is against the law for the women to use the funds for anything other than what they were intended for--textbooks, tuition, supplies." One woman spoke of feeding her children and herself many meals of rice and beans in order to make it through college on the assistance she was provided.

But many other women are simply too afraid to even apply for loans. They are aware of the uncertainty of the job market and the scanty opportunities they might be presented with once graduated, and they are afraid they not only will not be any more employable but will not be able to pay off their loans.

In addition, training programs are no good for women if they don't offer supportive services. An undergirding of child care, transportation and work expenses is necessary for women trying to get off of AFDC--without it women are trapped in the welfare rut.

When a woman makes it off of public assistance, she needs to be let off gently. Said an elementary principal familiar with the problems of female householders, "Sudden employment may pull child care and rental assistance from them--we knock away their props and thus their futures. They feel they can't do it without support services at first." Currently a woman can continue to get food stamps, but only for four months. Going to work costs money, and for women who may not own cars and who have to find child care, start-up costs may simply be obstacles too large to overcome.

Still, many women are bravely attempting to get off of welfare and find work. They need to be paid adequately and offered medical insurance for their households. More training programs need to be made available to women, specifically with their needs of child care and transportation in mind. Career counselling must be gender-free and bias-free, in the words of a Sioux City director of a displaced workers program. Women will continue to be driven into the labor force for the same reasons men work. Whether alone or supporting children, they must be paid comparable wages to those men receive.

Reprinted in part from the testimony of Rhonda Andrews, Coordinator/ Counselor for the Services to Displaced Homemakers program at the Community Career Planning Center for Women, Drake University.

Why do Women and Especially Homemakers Make Only 60% of What a Man Makes?

Fully employed women tend to make only 60% of the earnings of fully-employed men. Many factors contribute to the reality of this 60% statistic which has held steady for at least twenty years of American history.

1. Lack of credible attachment to the work force.

Lack of tenure in the work force or employment gaps resulting from child-care responsibilities or periods of dependence on a male are viewed by many employers as indicating a lack of commitment to a job. Displaced homemakers employment histories are dotted with these gaps which show her quitting. She may have quit because of pressure from her husband to return to homemaking, a relocation of the family to where the husband can obtain work, emotional or health problems of a family member demanding her care, or simply because of pregnancy.

2. Absence of marketable skills and devaluation of "women's work"

Whereas it is true that homemakers utilize high-level skills in homemaking tasks, such as organizational skills, interpersonal communication skills and culinary skills to name just a few; these skills lack credibility because of the unpaid nature of the work and because of our cultural devaluation of skills used in

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homemaking and child-rearing. The areas where these skills may transfer to paid employment are often the most low-paying in our society. Cooking, cleaning and child-care are notoriously low-paying occupations except where high levels of education raise these occupatons to a credible status. Unfortunately, obtainment of high levels of education are precluded for most displaced homemakers by economic factors.

3. Aging of skills or education acquired prior to homemaking

Skills developed in past jobs by homemakers prior to marriage or child-bearing age in several ways. One, skills do atrophy from lack of use, typing skills being a typical example. Second, even skills of a relatively enduring nature such as management or administrative skills lose credibility with employers if the employment experience generating this skill occurred many years ago. Similarly, education obtained prior to the marriage deteriorates in credibility as new concepts and technologies replace old ones, often in a matter of a few years. The higher the rate of unemployment, probably the faster the credibility of skills developed in past jobs or education deteriorates, as employers can command highly experienced and recently trained workers.

4. Sex discrimination in employment

Employers often discriminate against women by choosing not to hire qualified women applicants for high paying jobs involving physical exertion, mechanical know-how or management skills. Women are also

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passed up for promotions and pay-raises because of sex discrimination, and are sometimes victims of sexual harassment on the job.

5. Women tend to choose "women's" jobs

Women and girls tend to choose occupations which fit into their socialization as nurturers and supporters or which fall into areas traditionally "women's work" such as retail clerk, housekeeper, waitress, secretary etc. Comparable worth studies are needed to analyze why these jobs are lower-paying than "men's" jobs which require no greater responsbility or training, but which require superior physical strength. Additionally, quality career counseling programs guiding girls and women into higher-paying non-traditional areas are needed.

6. Many high-paying occupations are not feasible for a single parent.

In our society it is most frequently the woman who bears the greatest burden for the financial, emotional and physical care of the children after a dissolution of marriage. Typically the child support payments provide less than half of the actual expenses of child-rearing and the male ex-spouse does not take significant responsibility for child care except for brief visitation periods. Because of this burden of child-rearing employed single mothers are overworked and less likely to be able to accept the following types of jobs:

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1. Jobs requiring over-time

2. Jobs with evening, weekend or variable hours

3. Jobs with a commission structure

4. Jobs that require over-night travel or relocation

5. Jobs with an irregular paycheck or risk of lay-off such as construction worker

Occupations which offer variable monthly incomes do not afford a level of security needed psychologically and realistically by a primary caretaker and jobs which involve travel do not meet the emotional and physical needs of the children. Yet it is often these jobs which offer compensation at higher rates.

7. Lack of support to career success.

The male's higher earning potential in the American marketplace may be possible partly because of the support he receives to his career efforts by the family. By relieving him of tedious housework, errands and child care responsibilities the wife enables the husband to devote most of his efforts toward career. Should he be required to work overtime, attend professional meetings or conventions, or take evening classes she provides child care so that this is possible. Should he need to work at home, she quiets the children so that he is undisturbed. She entertains his clients and superiors to promote his career success and types his term

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papers. She typically provides psychological and physical support to his aging parents on a day-to-day or weekly basis and intensively during times of health crisis. All this is of great economic value to the male. Studies show that after divorce, the male is much more likely to remarry than the female. Thus, it may be assumed that many males are able to continue to receive this kind of career support through much of their working lifetime.

In contrast women who work and marry are likely to be burdened with paid work, child care, housework, and are also expected to serve a support role to the male. A single mother may have little or no support to her career from another adult, and probably lacks the economic resources to purchase this support from paid housekeepers, caterers or child care providers.

8. Age discrimination is a more serious problem for women.

While age discrimination in employment is a serious problem for both men and women, older women are more severely discriminated against than are older men because of the expectation that a woman should be beautiful. Wrinkles and gray hair in a man are considered signs of wisdom, whereas women are more frequently judged negatively for appearance.

Because of these barriers, it is unreasonable to expect that a homemaker should ever be held responsible for one-half of the support of the children in a society where she can only realistically be expected to make 60% of what a man makes. Yet

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Iowa law holds her responsible for one-half of this support both in and outside of the marriage. Certainly, it is unrealistic to expect that a woman who has been out of the work force for many years will ever be able to make a fully adequate adjustment to the work force given lost years of credibility as a worker.

The feminization of poverty is a problem of major proportions which cannot be solved from one perspective alone. Citizens and legislators must fight to preserve and expand equity of legal treatment and job-related services which enable displaced homemakers to achieve a successful re-entry to the work force. Generous property settlements, permanent spousal support, larger awards of spousal support in the first few years after a dissolution and adequate child support awards and enforcement are crucial. These awards enable the displaced homemaker to seek and obtain training or education and purchase child care to support career development.

An adequate social service delivery system providing incentives to work or obtain training is crucial to the situation of the A.F.D.C. recipient. Current levels of support to these service areas fall far below the level of effectiveness in serving women.

Eliminating the atmosphere of sex and age discrimination in employment; support to displaced homemaker programs and other programs which guide women and girls into non-traditional career areas and combatting the idea that women should be solely responsible for nurturing family members are just a few ways to

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increase the chances of successful economic adjustment for women. Comparable worth studies and implementation are another.

It is my sincere hope that our judges, legislators and citizens will wake to these crying needs and meet them with increased focus and dollars to prevent the encroaching feminization of poverty.

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My daughter has 2 children 3 years and 2 months old and works at a factory in Spencer. She does not have a refrigerator, the rural water system has been put up to her house but not into the house so she has to carry water a block or more, and the wiring is bad. Two years ago in Dec. she had to move out because she could get more fuel because she owed a bill.

If she could insulate her home, get new wiring, and repair doors her fuel bill would be less. Because she works she is just a bit over the guidelines and is not elegiable for help. They do not consider what she pays for baby-sitters and transportation to work.

She would be better off to go on ADC but she's had her job for 8 years and does not want to quit.

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HEALTH

According to the report "A Growing Crisis: Disadvantaged Women and their Children," by the U.S. Civil Rights Commission:

> "Poverty and ill health are related in a cycle generally seen as debilitating; disadvantaged people get sick because they are poor; then because they are ill, work less or lose their jobs and become still poorer... Although low income per se may not induce ill health, a life in poverty in tandem with other factors, such as infrequent and inadequate use of preventive health services, poor prenatal and postnatal care, and deficient nutrition, can pre-dispose an individual to poor health. Poor health subsequently contributes to chronic illnesses, physical disability, and sometimes mental disability (e.g., depression and alcoholism). These conditions, in turn, can interfere with labor force participation...[and may] contribute to greater dependency upon Federal transfer payments." (p.49)

Iowa's lack of a medically needy program was cited over and over again, at the hearings, as a reason why women won't go off AFDC in our state. As a community action agency representative testified, "AFDC has become a trap for women who need medical coverage. Having a happy and healthy child is more important [than getting a job].

An example of this was given by the AFDC mother who wrote to the ICSW, "Shortly after I left my husband [who had abused her for seven years], my daughter started having medical problems, so AFDC was my answer, not my choice."

A member of a concerned citizens group in Dubuque called People in Need concurred, "One of the biggest problems we have observed is in regard to medical care. Women who truly want to work may have to make the decision not to because doing so would result in their losing the medical benefits of Title XIX.

Paul Stanfield, Coordinator for the Iowa Inter-Church Governmental Concerns Consortium, made a presentation on the proposed medically needy program, which would improve availability of health care for those low-income persons in Iowa who are not receiving Medicaid medical insurance. In Iowa, such insurance requires

the recipient be tied to an entitlement program, such as AFDC or SSI (with the exception of nursing home patients, a category the federal Medicaid guidelines term "optional" for the states to exercise -- in other words, the patients do not have to be on an entitlement program to receive Medicaid in Iowa).

The medically needy are primarily comprised of the working poor, recently unemployed families, and the elderly and disabled poor with great medical need for Medicaid coverage. These are persons who are often uninsured, or in the case of the elderly may have inadequate coverage because of high out-of-pocket expenses. All of them have resources in excess of AFDC and SSI standards, yet may be truly needy.

Currently these people rely on two sources for health care: their counties' general relief fund or the state papers program for the medically indigent for health care. According to Mr. Stanfield, some counties are more generous than others in utilizing their relief monies; the persons who use the state papers program must make the trip across the state at a time when they are ill, or in a large number of cases of those termed medically indigent, pregnant and ready to deliver their babies. This latter group causes a great deal of concern, for the women are expected to find child care for their children and leave the emotional support of their families and communities at a time when they are particularly vulnerable.

Said a Planned Parenthood manager from Southwest Iowa: "Many women resent having to go all the way to Iowa City for a delivery because of leaving their children for an extended period of time and [because] arrangements are very difficult for them." She sees many women who do not receive any prenatal care, and others who are refused service because of not having health insurance or having present bills which they are unable to afford.

Though there is no dispute that they receive excellent medical attention at the University of Iowa facilities, it is questionable whether low-income women should be expected to make this trip when they could receive obstetric help in their community. For all low-income persons, such traveling not only means a lack of continuity in their personal health care, but probably an inattention to preventive health care, which means down the road the state will be picking up higher bills. In addition, numerous women on AFDC are probably choosing to remain on AFDC so that they and their children may receive medical insurance; a medically needy program would mean they could become employed and not find their insurance yanked away--they would still be insured if their income fell within the guidelines of the new medically needy category.

Currently the Legislative Fiscal Bureau is doing a study of the proposed medically needy program to determine what legislative action should be taken. This study's preliminary results are due February 15, 1983. Meanwhile many groups and individuals are beginning to coalesce in support of a medically needy program--the Iowa Commission on the Status of Women, the Iowa Health Policy Corporation, the Iowa Inter-Church Governmental Concerns Consortium, and the Iowa Consumer Health Coalition, among others.

Governmental Concerns

A COMMISSION OF THE IOWA INTER-CHURCH AGENCY FOR PEACE AND JUSTICE

Paul Stanfield
Coordinator

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I want to focus in these few minutes on the impact on women of the Iowa decision, first made in the 1969070 Legislature, not to participate in federally supported Medicaid for the "medically needy."

Iowa has not, for the past 13 years, provided Medicaid coverage for persons who are categorically eligible for AFDC or SSI but receive no assistance because their income exceeds--though sometimes by the barest of margins--the maximum allowable for such assistance. More than two-thirds of all states provide this coverage. Iowa is, contrary to its self-image as a state of caring people, among the third that do not.

The justification for this denial has been the existence of the program for the medically indigent at University Hospitals (which is financed with state appropriations and is ineligible for any federal contribution) and general county relief (financed by property taxes with, again, no federal contribution).

Efforts to restore a medically needy program have been vigorously and successfully resisted by university spokesmen who insist (1)most of the appropriation for indigent patients would have to be replaced because University Hospital has to have the money whether or not it has the patient, and (2) the patient is as important as the money, anyway, because without them to practice on Iowa will run out of doctors for those people who can afford to go to them. Which means continuing to haul the people who can't afford to go to them to Iowa City, apparently.

Now, it is common to talk about this group as if it were some general sampling of the population, but it is not.

The University Hospitals' own survey of its indigent patients last year indicated that just over 1,000, or 28 percent of the six-month total, would have been eligible for a medically needy program. Fully one-fourthwere women taken to Iowa City for obstetric care.

More than 70 percent of these would have qualified through eligibility for Aid to Dependent Children or the Child Medical Assistance Program. Assuming that at least half the other patients were women, this would raise the women and children in this group to 80 percent of the total. A fourth of all the potential Medicaid "medically needy" patients served were obstetric cases.

University Hospitals spokesmen argue that the state benefits from getting "free" hospital services in excess of the amount covered by the appropriation as well as free professional services. But this kind of calculation fails to note the cost of the long Iowa City stay for maternity cases. It also does not take into account the federal matching funds which would be provided for the medically needy if the program were under Medicaid.

Women and their families are being denied more than the convenience and support of local medical care by Iowa's reliance on treatment at Iowa City, however.

We are hearing of increasing numbers of cases in which it is denying women with children to provide for the satisfaction of being self-supporting. Women with heavy medical expenses in their family find themselves forced to turn down offers of jobs which would be adequate, and indeed attractive, if only their family medical needs could be met. Such a person would have medical care for her family with a medically needy program.

The total state contribution to AFDC for such persons is one more hidden cost of Iowa's reliance solely on the indigent patient program without provision for the medically needy.

TO: IOWA COMMISSION ON THE STATUS OF WOMEN

FROM: Sally Kelker, Area Manager, Planned Parenthood of Mid-Iowa, Southwest Iowa

RE: "The Feminization of Poverty...Is This Happening in Iowa?"

Rural Southwest Iowa women are in need of accessibility for health care. Many private practice physicians do not accept women on T-XIX or women without health insurance. Due to the ecomomy, many households have unemployed parents in which they have lost their fringe benefits of health insurance. Some patients have stated that they were refused health care because of their present bill at the doctors offices was too high and they were refused anymore services until they made payement. Recently, a patient that is pregnant told me she was going to deliver her baby at home because they didn't have any money to pay a doctor or the hospital charges. She is one of many who does not receive prenatal care under the supervision of a physician. Many women resent having to go all the way to Iowa City for a delivery because of leaving their children for an extended period of time and arrangements are very difficult for them.

Rural women do not have accessibility to health care resources. Transportation is definitely a problem for some. Resources within each community is very limited. Many households do not even have telephones which makes communicating with them harder. Any woman who has been sexually abused or physically abused has very little professional help accessible.

Specialized health care is not readily available. A patient generally needs a referral from a physician before getting an appointment and there are the financial restraints as well. Health care becomes very fragmented and has a lack of continuity between the providers.

We have hospitals that do not have Hill-Burton subsidizing. Those that do, do not make it known to the public that it is available through different means of the media.

More education and information to women regarding health care needs to be more readily available. For many women, their level of education is below the eighth grade of school completed. Because the lack of education, many women are not self-sufficient and become dependent upon our society. They must have control over their own lives and decisions with which they can enable themselves to maintain a positive self-esteem.

BEST COPY 53

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I'm an A.F.D.C. mother recieving a grant of $305 a month.

I'm in this situation called poverty because I left my husband after he abused me for 7 years. When he started to abuse my daughter who was 1½ years old I left. My wife is an alcoholic and most of the time unemployed.

My daughter and I try to live as cheaply as possible in a 2 bedroom apartment. It is cold in the winter and in the rainy times of the year our apartment floods. All year round we have bugs. The landlord threatens to kick us out if we complain.

" Shortly after I left my husband my daughter started having medical problems so A.F.D.C. was my answer not my choice. "

My husband was ordered by the court to pay $5 a month temporary support which later was determined the amount of child support he was to pay. In the following 4 years he has paid $120.00.

I tryed to work while my daughter was going through her medical problems. My child care costs ran so high $120 - $160.00 a month. I was always afraid of losing my medical benefits. Her medicine bills would have ran $30 a mon. My employer couldn't understand the time that I had to miss because of my daughter's condition. I know that many other women find themselves in the same situation of wanting to work but not being able to because of the loss of their medical benefits.

I worked for awhile hauling freight. We, the women, did the same ~~as~~ work as the men. We were paid 30¢ a day ~~as~~ and the men where paid $1.40 a day.

" ~~I realize~~ We do not want to be poor but situations have changed and we have to do what our employers and government agencies tell us what to do to survive. We must think of our children first so we put up with governmental regulations, less wages, sexual harassment, and poor working conditions just so we can support our families. "

HOUSING

"Clean, decent, safe, and sanitary housing is a basic right, not a gift (but) something our government should see that everybody has."

Des Moines Legal Aid lawyer.

Rundown, unsafe, too crowded and too expensive seem to sum up the available housing options for poor women and women who are single parents. In addition, there are no statutes prohibiting discrimination against renters with children or those on public assistance, and according to one expert on housing issues and the poor, "Landlords will openly admit they will not rent to AFDC recipients because of their income, which they have the right to do." So scant housing opportunities are further diminished for those with low incomes.

According to a housing counselor, most female householders have two options: overcrowd themselves or accept substandard units. One lawyer called slum housing the only "practical" solution because most women are not paid enough at work, the government doesn't pay enough rental stipends, and child support is insufficient and unenforced. He said women have little bargaining power when it comes to housing rights, with most landlords' attitudes being "take it or leave it" in urban areas with high occupancy rates.

Nationally, women receive 66% of federally subsidized housing. Almost ten million people live in government subsidized housing; yet, only one-fourth of families with incomes below the poverty line are able to find such housing. Because they make up 57% of all units renting for between $100 and $150, public housing programs are critical in making up the market for poor families. But they are also only 11% of all rental units in the country. With this in mind, the average person would assume that Housing and Urban Development-sponsored programs would receive increased attention; not so, however. The federal budget authorization has fallen from about $20 billion in 1982 to an anticipated

$10.6 billion for 1983 to $4.1 billion for 1984.[16]

The 1980 Census showed that 82% of families earning less than $10,000 a year pay more than 25% of their income for rent. Research in Iowa shows that AFDC recipients may pay 50-75% of their cash grant to housing costs.[17] A typical AFDC cash grant ranges from $305 for one child to $419 for two children. From this the parent is expected to pay rents that may be from $150 in the rural community to $250 on the average in urban Iowa communities.

Though there is a dearth of affordable housing, no new federally subsidized construction is planned in Iowa. What exists has long waiting lists -- 12 months to two years cited by many -- and tenants who simply aren't budging. According to an Ames agency director, fully half of those who would like to get into subsidized Section 8 housing are not able to do so.

Housing that is available for those on low-incomes is no bargain from the standpoint of safety or convenience. Often it is isolated from the rest of the community, thus placing the transportation burden on those who can least afford it, and also keeping this population "out of sight, out of mind." Ghettoization can lead to higher crime rates and mean a lack of proximity to stores that might have competitively priced groceries.

Although women with inadequate resources can least afford to make repairs, many of the dwellings they are forced to live in require more than simple repairs to restore basic features of habitability.

In the words of a Legal Services attorney in Sioux City, "I wouldn't want my pet to live in some of the places. What you see is scores of families living in $125-$150 units...you have roaches flying out of the cupboards...ceilings falling down, exits boarded-up. They're afraid to complain because there is no solution. Red-tag it, evict the tenants? Then they have to pay new deposits, pay moving expenses, move the kids to a new school."

The Des Moines attorney, who works almost exclusively with housing complaints of poor people, mostly women, said only about half of all Des Moines dwellings were in compliance with code; housing inspectors are made responsible for 1,500 and more dwellings, and slum landlords can "wear those inspectors out" in their attempts to avoid repairing their properties.

So, horror stories were told, both by women at the hearings and by attorneys who specialized in housing matters. Some of the examples they gave: the woman who was forced to use a bedpan the first month she moved into a place, before she could get the landlord to fix the toilet; the woman who moved into a $180/month unit where raw sewage flowed into her bed; the woman whose electric wiring was broken, who had to depend on one drop cord from her neighbor; the woman who spent all winter on a mattress with her three children in front of an open gas stove to keep warm; the women who maintained vigils over their children to watch for rats; ...lead paint....roaches.

Accompanying these harmful physical conditions was the oft-mentioned problem of sexual harassment by women's landlords. A Cedar Rapids woman testified for others in her public housing facility that were afraid to. She cited a trivial rule system which was meant to harass and demean tenants, who were mostly poor women (e.g., three complaints against any tenant by anyone meant an automatic eviction). In her facility there had been two attempted rapes in a grassy area near the building; when the women's complaints did not move the manager to cut the grass the women took it upon themselves to do so and "got in trouble" for making the grounds look sloppy. Many times landlords and managers were accused of walking in on the women unexpectedly or when they knew the women were in the bathrooms.

Another housing issue, discrimination, seems to be a problem growing in dimensions, as occupancy swells and makes the housing market a renter's nightmare in many Iowa communities. Said a Civil Rights Assistant for Iowa City:

"In many communities, the rental market for low-income people with children is virtually nonexistent. Landlords say 'no children.' They establish an 'adults-only' policy to take advantage of the growth of one-and-two-person households; they... convert rental units into condominiums."

Said the Des Moines housing lawyer: "There is an inherent hypocrisy in a system which offers protection against all classes of people except children, just because a group of adults do not want to live near children."

Emergency Housing

A minister in Dubuque said there has been an increase in the numbers of homeless women in that area, but he hasn't been able to obtain any statistics because neither the police nor anyone else keeps them. "They don't believe it's possible in their cities." There is the attitude that women drifters just "blend in" to a community; an idea which must have been taken to heart by the person who told a coalition of concerned citizens that it was easy for a woman to find a place to stay - she could always "turn a trick."

The Catholic Worker house in Dubuque averaged six women a month and served a total of 79 between August 1982 and 1983. Likewise, the Catholic Worker house in Des Moines has been full to overflowing since Spring of 1983. The representative from that house told of women who survived on the soup lines' charity, and who slept under bridges. The Dubuque minister knew of a woman in Dubuque who was living in a boxcar.

Many of the women have mental problems, because they are relased from institutions either too early or do not have any support network in the community. All of these homeless women were among the poorest of the poor, and thus had problems of hygiene, missing teeth and pyorrhea, stress from years of living in emotionally tense situations, and many other health problems in addition to the psychiatric ones mentioned. Said a nun representing Dubuque's Catholic Worker house, "An occasional woman will tell us she checks herself into a psych ward so she will be safe from an abusing partner."

Utilities

All households are harder hit by utility costs than almost any single other cost besides rent, and poor women in particular feel the bite. Aside from monthly incomes which make winter fuel bills of any size a strain, many of the women live in housing that is old, decrepit, and which inefficiently guzzles fuel oil and electricity. The costs of even making such dwellings fuel-efficient are out of reach of the ordinary poor woman's pocketbook. So they apply for energy assistance and/or turn their heat down to the barely livable.

"Last winter the average temperature in my house was 50 degrees, with the fireplace going; lower at night and during the day when I was at work. My bird and all my plants died. But I managed to keep current with IPALCO [Iowa Power and Light Co.]," wrote a recently divorced woman, a government employee.

Said a Legal Services employee from Sioux City, "Women are reluctant to complain about utility shut-offs. Utility companies are intimidating."

Woodbury County Community Action Agency did an interesting survey of its low-income clients. Between October and March, they spent 27.7% of their monthly income on utilities; certain subgroups of low-income designees spent more: disabled/retired income households averaged 32.98% monthly and AFDC families averaged 51.99% monthly in 1983 on utilities. A startling finding of the report was that there was a dramatic increase in applications for energy assistance by families with employment-based incomes from 1980-1983. This means that in only three years, families with working members went from the smallest category of applicants to the largest number of clients seeking energy aid--36% of all recipients.

From the Des Moines hearing

My name is Jonetta Cameron. I'm a Housing Counselor with Home, Inc. I am here to speak on Concerns of women being single parents and the problems they face dealing with housing. As housing counselors we receive calls from landlords and tenants and we help them solve their problems. However, our clients are primarily tenants and we basically supply them with information on how to solve their housing problems. This report is based on Home, Inc.s' housing counselors' prospective, formulated from client contact and observation on F.H.H. and their housing conditions.

From July 1 through September 26, 1983 the total number of clients we've had contact with at Home, Inc. is 1065. Out of this total 660 were female which is 61.9%. We have no set standard to differentiate female heads of households other than women that identify themselves as A.D.C. recipients in which the total number is 123 which is 11.5% of our total clients and 18.6% of our female clients. I'd like to emphasis that these statistics do not reflect the total number of F.H.H. for we receive many calls from F.H.H. that are not A.D.C. recipients.

We, at Home, Incorporated see the Housing problems of the F.H.H. being in three areas. 1) Affordability and Income. 2) Children and Sex Discrimination. 3) Housing Maintenance and Repair problems.

The problem of Affordability and Income is that many women who are low-income have the initial problem of paying rent and utilities, the actual cost that is involved. When women have to pay the going rate, they're faced with one of two things. 1. She'll either have to overcrowd herself and her children into an apartment and/or 2. She won't be able to get into a unit with the same standards as a higher priced unit. So in this situation there are more run down and overcrowded conditions for F.H.H.

Of calls to Home, Inc., 84% of the F.H.H. receiving A.D.C. have incomes under $5,000 They receive no more than $415.00 per month for a family with 3 children. 34% of F.H.H. have incomes between $5,000 and $9,999 which is 27.6% of the total women callers to Home, Inc. who receive no more than $771.00 per month for a family with 10 children. Our records show between July through September no F.H.H. receiving A.D.C. have incomes between $10,000 and $14,000. We have 5 women not reporting which is 4% of the total number of female callers.

Other statistical data gathered for a different research also shows that most women on A.D.C. are spending 60% to 80% of their income just for housing.

The problem of Children and Sex Discrimination for F.H.H. are owners not accepting children in their apartments and finding landlords who will rent single family houses to F.H.H. There's an expectation that in a single family house the tenants can be doing more maintainence than what they could be doing in an apartment building. We've had complaints from women that landlords refused to rent to them simply because they didn't have a man around to mow the lawn.

Sexual Harassment is a problem that women face and men normally do not. Many women that we talk to say that the landlords try to take advantage of them simply

because they are women, and because they are women, they don't know what they're talking about or what they're doing.

The Iowa Civil Rights Commission has had 10 complaints in the area of housing during the three months of July, August, and September of 1983. Eight (8) of these were racial discrimination one (1) was National Origin and one(1) based on Retaliation. One of the racial discrimination complaints also filed sex discrimination and another was coupled with retaliation. Six (6) out of the ten (10) complaints were failures to rent and the remaining four (4) were terms and conditions of rental, where the tenant is in the housing and having problems with the terms and conditions. The Iowa Civil Rights Commission are handling a much larger number of housing complaints. These ten (10) were just the ones reported since July.

Maintenance and Repair problems. F.H.H. have less resources in terms of knowing how to make minor repairs, as well, they don't have the dollars to make the repairs. A prime example would be A.D.C. women who have to budget their money very carefully in order to make their money stretch throughout the month. So, if they have a repair that the landlord refuses to make they don't have the finanical ability to pay someone to make the repairs.

In the single parent family households where the majority are females, they may not have the skills to make repairs, or if they do have the skills a landlord may not allow them to make the minor repairs because he thinks that they don't have the expertise to make the repair.

18 A.D.C. F.H.H. of Home, Inc. evictions statistics had problems with evictions. 26 had maintenance and repair problems of the Home, Inc. callers. 10 had problems concerning rental deposits and 12 had problems dealing with terminations. 41 of F.H.H. of A.D.C. had problems locating housing, and 16 persons had other problems not specified.

The major problems that we see as housing counselcrs is that women are discriminated against because of their income and children. Landlords will openly admit they will not rent to A.D.C. receipiants because of their income, which they have the right to do, and most people on A.D.C. happen to be women with children.

Solutions: There is a great need for more funds to be available to landlords to get delapidated and sub-standard housing up to the city code requirements and acceptable living conditions, as well as funds made available to existing agencies that address the needs of F.H.H. and to heighten awareness of these women in areas of, their rights and responsibilities, the law and procedures of the law, available resources and good education, training for jobs and careers that don't lead to dead-end positions. Also more funding should be appropiated to assist the F.H.H. with her basic housing needs and her rights to live in affordable, decent housing that is measured by the size of her household.

Thank You to the Ia. Comm. on the Status of Women for holding these hearings.

FEMINIZATION OF POVERTY

Report for Iowa Commission
on the Status of Women
Testimony given Sep. 15, 1983

from Emergency Shelter House, Dubuque
Sr. Helen Gourlay, BVM, 583-2043

Between August of '82 and August of '83, we housed at our emergency shelter house approximately 79 women, or an average of a little over six women a month during the 12-month period. This was approximately the same number of women as were housed in the similar time period for the previous year. The one common denominator of all the women who come for shelter is material need in their current circumstance.

Seventeen of the 79 women who came this past year stayed with us over 20 days. Three of these 17 stayed over three months. Many of the other women who came stayed anywhere from a few days to over two weeks. The main reason why the women stay as long as they do is the lack of financial resources to move elsewhere due primarily to the inability to find employment.

I would like in this first section of my report to focus on the 17 women who were with us over 20 days. Four of these women were from outside Iowa and could not receive benefits in Iowa; each had minimal employment skills. Seven of the women were divorced or separated. Eight were receiving treatment for mental problems; six had serious enough mental problems to cause disturbance in living with others. Nine, as far as we know from what they shared with us, had suffered from abuse, either verbal or physical (usually shortly before coming to the shelter). Two of the nine were victims of incest. Two women had suffered rape (later at least two others told us of rape; one of these was a former guest at our shelter who was taken at knife point during broad daylight in downtown Dubuque).

Of the 17 women, over half (9) actively sought employment while they were with us--none was able to find any employment other than a temporary job of babysitting, telephone solicitation, or living in with an elderly person. The other eight women of the 17 needed work also, but two were over 50 years of age and one was over 40--and each had suffered and was currently suffering much mental and emotional stress. Each of these older women was trying to get social security benefits and felt

alot of anxiety as to whether these benefits would be granted. The remaining five of the eight women who also needed work included one from a foreign country whose lack of language proficiency and work skills made finding work next to impossible; three who were caring for small children and could not actively seek work; and one who did not actively seek work for no apparent reason.

These 17 women reflect most of the problems and situations that are common among all the women who come to us. So now, in general, with regard to all the women who come, I would like to focus on these areas:

1) health care: most of the women, young and old, are suffering from stress, often accumulated over years of living in emotional tense situations. Regular physical checkups are ordinarily not part of the pattern for these women. Often they do not have a physician; many do not qualify for medical assistance. To receive help or be seen by a doctor, women will often go to an emergency room for the purpose, I'm told, that immediate payment is not necessary. Many of the women who come have spent time in a psychiatric ward or hospital. Some are under the care of a psychiatrist or counselor when they come to us. (An occasional woman, however, will tell us she checks herself into a psychiatric ward so that she will be safe from an abusing partner). Often a woman who comes has undergone or needs to undergo treatment for substance abuse.

   Carefulness in personal hygiene does not seem to be a priority for many women we see. Most of these women suffer from feelings of low self-esteem as well as lack the money to buy products necessary for hygiene, appearance, and basic cleanliness.

   Many women do not manifest much motivation for good nutrition; pop, coffee, and cigarettes seem to be necessities.

2) dental care: many women who come evidence need of dental work--especially to replace missing teeth. Most, I think, do not see a dentist regularly; one young person, 18, had never been to a dentist. (While she was with us, she saw both a dentist and also got glasses. I believe she received financial assistance from the government for both).

3) housing: a need of all the women who come to us. There does not seem to be enough low-rent housing available in Dubuque. For the most part, all low-rent housing in Dubuque is located in one area of town.

4) transportation: is a problem in seeking jobs and keeping appointments. Women often have no money to use public transportation, usually no car nor money to pay another for gas. Walking can be a problem, especially for older ladies, ladies with children, or pregnant women--especially when coupled with the severe weather Dubuque often gets--extremes of hot or cold, or rain. Evenings and weekends, no public transportation is available.

5) clothing: is often needed by women who have had to leave their home

in a hurry, for example, an abused woman; or people with growing children; people who need coats, sweaters, and shoes.

6) legal needs: often the women need to see a lawyer or use legal services.

7) social services: almost every person who comes, if not all, need some type of government assistance.

8) need for companionship: feelings of loneliness and isolation are not uncommon. Holidays are often difficult times due to stress in families.

9) food: many women need help in making food stamps stretch a month. We often receive calls, as many as 5-10, especially toward the end of the month, often for milk and diapers.

10) medicine: often must depend on an agency, for example, St. Vincent de Paul or Catholic Worker, to assist with medicine for colds, headaches, etc.

We do try to have the women who come to us get the help they need through the various agencies, social services, and so on set up for these purposes. Often a woman who leaves us, if she remains in the vicinity, will keep in touch with us, at least for a few weeks after her departure; some, longer.

Suggestions:

1) need to get help, perhaps from private sector, for basic necessities, such as milk and diapers for babies, and for common medicines;

2) need for assistance with transportation, such as vans, volunteers to drive people to appointments, etc.

3) advocates: to accompany women to appointments, assist them in filling out forms or perhaps watching their children either while children are with them on an appointment or watch them elsewhere;

4) need for a drop-in center: some place where women can have their children watched for awhile while they rest, talk with others, read a magazine, learn a craft, develop a skill, perhaps use some exercise equipment.

5) a government program, or privately funded program, such as CETA, to provide some kind of employment for women with minimal skills but who need and want work.

6) need for some type of group home to house women in longer term hospitality, especially those under alot of stress or middle age or older for whom finding employment is next to impossible.

BEST COPY

Excerpts from a report, "Energy, Poverty & Woodbury County, Iowa," Second Annual Report, prepared by Dave Nichols and Jim Foval, September 30, 1983.

SUMMARY

Home energy rates have increased by unprecedented portions over the past decade. Increases of 234.6% for electricity and 409.1% for natural gas have necessitated the energy dependent consumer to respond. Much of the anxiety experienced by home energy customers is that a substantial effort, on their part, to reduce home energy consumption has not resulted in a significant moderation of the impact of price increases. The major free market "club" available for consumers, reduction in purchases of a product, has failed to result in price moderation or reductions on the part of suppliers and producers.

Three other potential consumer responses are available: (1) further reduction in consumption, (2) termination of service, or (3) absorbtion of the rate increase within the family budget by increasing real income or a reduction in non-home energy expenditures. Each alternative imposes its own constraints upon the residential consumers.

To further reduce home energy consumption would require continued modification of family lifestyle and/or substantial capitol investment in home energy efficiency and prevention of energy waste and loss. The potential savings from consumption reduction is limited by the need for a base level of service. A level of service is a necessity in Iowa, not a choice. Modern society has resulted in the development of technologies of dependency. Heating, lighting, refrigeration and cooking are all dependent upon electrical or natural gas for up to 85% of the residents of Woodbury County.

Conservation is also limited by the availability of capitol to invest and the diminution of return from investments beyond a certain level. A family needs money to save money and to borrow money. This problem is especially acute for the 46.7% of the population with annual incomes less than $16,000 per year. Iowa Public Service has sponsored a three year study of comprehensive residential energy conservation. The results have been startling. Energy consumption on a typical residential structure was reduced by well over half. However, the cost of conservation applications exceeded $10,000 or nearly twice the average annual income of local poor families and half of the average households income. Coupled with a financial inability to invest in comprehensive energy conservation is the diminishing returns available.

Termination of service is an alternative of last resort and impractical as a means of financial savings due to the threat it presents to health and property.

The final alternative, absorbtion of home energy costs increases within the family budget, is limited by the families' ability to expand income or decrease non-home energy expenditures. Short of energy use reduction, income expansion and expenditure cuts are the most attractive consumer alternative. Both, however, are only transient. Income, for most consumers, is dependent on variables quite frequently beyond their control. And non-energy expenditure reductions simply transfer the problems to other family budget sectors such as housing, transportation, food and medicine.

CHAPTER 4

The Energy - Income Squeeze

Energy Cost Survey

WCCAA annually administers the Home Energy Assistance Program (HEAP) in Woodbury County. This program and its applicants enable WCCAA to analyze in detail the relationship between home energy costs and poor families' incomes. From October 1982 through March 1983, 3,564 families applied and received financial assistance in paying their winter time home energy costs. This represents a 12% increase in the number of program recipients over 1981-82's program.

A sample of 1,150 of the 3,564 households (32%) was reviewed to determine the impact of home energy bills on the incomes of low-income households. The average five month heating season cost of home energy service was found to be $146.11. At this rate of expenditure low-income households in Woodbury County devote an average of 27.7% of their monthly income between October and March to home energy. The average expenditure per month ranged from $85.87 in September-October (or 16.23% of the average income) to $195.52 in December-January (or 37.0% of the average income).

Table 4.1

Home Energy Expenditures Compared to Average Income

Energy Use Period	Billing Month	Units Surveyed	Ave. Cost For Elec. & Natrl Gas	% Of Ave Income Of $524	Income Remaining After Energy Bill
Sept-Oct	11/82	294	$ 85.87	16.23%	$438.15
Oct-Nov	12/82	269	118.23	22.35%	405.80
Nov-Dec	1/83	445	144.68	27.3 %	379.35
Dec-Jan	2/83	106	195.52	37.0 %	328.51
Jan-Feb	3/83	36	186.25	35.3 %	337.78
		1,150	$146.11 (Ave)	27.7 % (Ave)	$382.60 (Ave)

Source: Analysis of 1,150 FY83 Home Energy Assistance Program client applications

A closer examination of the average energy expenditures by low-income families reveals that two subgroups within the poverty population experienced the highest portion of their disposable income devoted to home energy. The average retired and disabled income families expended 32.98% of their income to energy bills while ADC families spent 51.99% on home energy. Employment and unemployment income poor families spent 32.5% and 29.7% of their incomes respectively.

TABLE 4.2

Energy Expenditures of Poor Households by Income Source

Low-Income Sub-Group	Expenditures of Average Monthly Income	% Of Income Devoted To Energy	Disposable Income After Energy Bill
ADC	$375.19	51.99%	$180.12
Retirement/Disability	443.00	32.98%	296.89
Unemployment	602.63	32.5 %	406.77
Employment	675.73	29.7 %	479.76

Source: Analysis of 1,150 FY83 Home Energy Assistance Program Client Applications

SUMMARY

Averages, by their nature, have a tendency to mute the significance of the burdens faced by low-income families seeking to pay home energy bills. Faced with fixed expenses such as food and shelter and necessities such as clothing, medicine and transportation, low-income families are often forced to make hard economic decisions to maintain energy service. The slogan "Heating or Eating" has become a catchall for the thousands of tough decisions made each winter by poor of our county.

One elderly couple sold their lifelong home because they were unable to pay their energy bills. Two unemployed families moved in together to reduce expenses by sharing bills and another sent their children to their parent's home in another city while they lived in a heatless house for two months. City water bills, medical insurance premiums, rent, medicine and other bills went unpaid to allow enough money to pay home energy bills. Cars, furniture and other personal property were sold to raise money to pay home heating bills. Family after family juggled already restricted monthly incomes, often unsuccessfully, in an attempt to deal with energy bills which imposed a demand for anywhere from 15% to 65% of their monthly income.

Reprinted from the Advocator Welfare Answering Service (AWAS) Update, December, 1983. AWAS address: 1018 J R Drive, Waterloo, IA 50704.

* Are ADC Grants Adequate?

Often we say that ADC recipients have a hard time making it financially and ADC grants do not keep up with the cost of things poor persons must purchase. Here is an example of various utility increases in Iowa compared to ADC grant increases.

Time Period: December 1979 - December 1982

Iowa ADC grants increased	0 %
Iowa Residential Natural Gas increased	80.21%
Iowa Residential Electric increased	44 %
Iowa Propane increased	59 %
Iowa Fuel Oil increased	42.5 %

Time Period: December 1975 - December 1982

Iowa ADC grants increased	17.7 %
Iowa Residential Natural Gas increased	369.56%
Iowa Residential Electric increased	183.87%
Iowa Propane increased	210.29%
Iowa Fuel Oil increased	312.16%

All figures for Iowa fuel prices from the Iowa Energy Policy Council.

Note: None of the figures are adjusted in any way for inflation.

Note: The ADC grant amounts in 1975 did not meet full need for the various family sizes.

Note: The Low Income Home Energy Assistance Program (LHEAP) assists some ADC recipients with their utility bills.

As you can see, the state of Iowa does not see to it that dependent children and their parents receive increases in income to meet the increases in things they must purchase. ■

FAMILY PLANNING

"Nationwide, there are approximately 560,000 children born to teenagers. According to the Alan Guttmacher Institute, 80% of teen women who drop out of high school do so because they are pregnant; 90% of teen moms eventually join the ranks of the unemployed; and 66% eventually receive welfare payments. Their early pregnancies lock them into a cycle of poverty and low achievement that continues into adulthood and from which their children seldom escape." (MS., January, 1984)

In 1982, all family planning entitlements were cut. The Omnibus Reconciliation Act (OBRA) meant Title X grants were reduced by 22% nationally. Simultaneously, Title V and Title XX were folded into block grants and cut by 24% and 22% respectively. Medicaid funds for all types of health services were reduced up to 3%.[18]

Family planning agencies, which often serve the poor, are suffering the effects of federal cuts of approximately 23%, in addition to state cuts. In 1982, 52,721 Iowa women, 71% of whom were below 100% of the poverty level, received family planning services through federally sponsored projects.[19] In September, 1982 there were approximately 379,216 women at risk between the ages of 13 and 44.[20] Projections show, thousands of these women will require services that are now being cut because of strangled budgets.

A spokeswoman for Planned Parenthood in Sioux City said that that agency will receive $21,000 less Title X monies this fiscal year than the previous year. "We have not yet had to close the rural clinics," but "we are stretched as tight as we can be stretched." Client numbers are up, but they cannot add clinic hours. She said that of the 3,000 women seeking contraceptive care in 1983, only 10% had incomes high enough above the poverty level to be charged full amount for costs of services. There were over 12,000 visits in total to the Sioux City facilities last year, with a staff with a full-time equivalency of less than 12 people.

Though many of the cuts are only now beginning to be felt, staff hours have already been cut in Iowa's family planning clinics; two clinics (Maquoketa and Manchester--both rural areas with higher than the average 10% pregnancy rate) have closed; community education and teenagers' programs have been cut; supplies have been stretched to the limit; there has been a decrease in VD testing and treatment.

The fact that between 1963 and 1982 out-of-wedlock births in Iowa have tripled suggest that education is sorely lacking, besides availability. The results of unwanted pregnancies are costly:

-- One study found that 12 months of contraception equals $59.01 or 1% of the estimated cost per publicly subsidized unintended pregnancy during the same twelve-month period.[21]

-- Studies have shown children of adolescent mothers are "disproportionately represented in indices of social pathology," i.e., are criminal offenders.[22]

-- For teen mothers, "social isolation, low educational level, and welfare dependency are tightly locked," said one testifier for Iowa's Family Planning Council. A University of Chicago researcher backs this up with a study that finds family type to be the single most important factor in welfare dependency, and women-alone families were the most likely to be on welfare.

Young mothers are usually unprepared for their responsibility. A Sioux City agency director said, "Most of our low-income mothers need to learn good nutrition, budgeting, hygiene, child care, and parenting skills. We see this as both treatment and prevention."

Many women who will be deprived of contraceptive care will conceive children and may have to pursue financial aid in the form of AFDC to provide for those children. Thus, ignoring the problem now will only exacerbate later costs, both to the mothers and to the society which will be called upon to help them cope.

Said the director of a private, nonprofit family services agency in Dubuque, "In facing a probable $60,000 deficit in FY 1985, unless the state money becomes available for Family Planning clinics, it is a definite possibility that Hillcrest [his agency] could be forced to close the Family Planning Clinic (which has served 1,723 clients in 1982).

He continued, "In the face of federal budget cuts, private, nonprofit agencies such as ours are already assuming the burden in terms of contributions made in-kind and in actual dollars spent to offset deficits. This is a burden we cannot continue to bear. The impact upon poverty among females, if money is not forthcoming, will be tremendous."

Testimony written by Jackie Lux, R.N., M.A. and presented by Garry Hammond, A.C.S.W. for Hillcrest Family Services, Dubuque, September 15, 1983.

Hillcrest Family Services is a private, non-profit family service agency in Northeast Iowa. We provide Counseling Services, Family Life Education, Family Planning Services, the WIC Program, and Residential Treatment Services to residents in this area. In addressing this issue of the Feminization of Poverty, I will be focusing on the Family Planning and WIC Programs.

Family Planning Services:

Based on the 1981 statistics, the agencies receiving Title X monies in Iowa for the provision of Family Planning services served 50,000+ residents of the state.

-71% of these clients were below 100% poverty level

-40% of these clients were aged 15-19

-58% of the users are aged 20-34

Population projections from the office of the State Demographer suggest that there will be a 4.3% population growth rate in the Dubuque area between 1980 and 1990. A significant portion of this population growth (.8%) will be in the age range of 15-44. In terms of number of people, this means about 11,500 more people in the age range served by Family Planning service agencies in this area.

Because of the impact on economics, the birthrate to mothers below age 19 (i.e. the completion of high school) is an area worthy of special concern. In the three-county area served by our agency, in the period between 1979 and 1981, the numbers of births to women under age 19 were:

Delaware County 127/1095 (11.6%)

Dubuque County 483/4743 (10.18%)

Jackson County 155/1133 (13.68%)

In terms of the services offered by the Family Planning Clinic at Hillcrest, clients receive annual physicals, gonorrhea testing, contraceptive education and counseling as well as the actual method chosen. Pregnancy testing is also done in the clinic. Most clients take advantage of the full program, although some obtain their method only after seeing private care providers.

Since the beginning of the Family Planning Program at Hillcrest, 15,000 clients have been served. In the last calendar year, full program clients totaled:

1358 in Dubuque Office

182 in Jackson County

183 in Delaware County

1723

In comparing Fiscal Years 1983 and 1984 (projected) Iowa State Health Department (i.e., Title X funding) we look at a 27% cut from $64,200 to $47,0000. Projected minimum deficit for our program in Fiscal Year 1984 is $23,000. If the cuts continue at the present rate, the projected deficit for Fiscal Year 1985 is $60,0000.

Efforts to circumvent the crisis in funding have extended beyond the "belt tightening" measures such as decreasing support services and cost containment in the areas of supplies, etc., to the point of decreasing services offered." As of August 1, 1983, our two outreach clinics in Manchester and Maquoketa, Iowa, closed. These areas are both primarily rural areas, and they are areas with higher than the "typical" 10% birth rate to mothers age 19 or less. The 365 clients who received full services plus those utilizing only part of the program can continue to receive services in the Dubuque Clinic, although access to these services for the rural poor who now have to drive 70-120 miles round trip to a clinic is most certainly limited.

At this point in time, the Federal Government is the principal funding source for Family Planning clinics through the Title X program. The State of Iowa provides only matching funds for Title XIX and Title XX. In facing a probable $60,000 deficit in 1985, unless state money becomes available for Family Planning clinics, it is a definite possibility that Hillcrest could be forced to close the Family Planning Clinic. Therefore, I strongly urge that the Iowa State Legislators and the Governor be presented with the necessity for state funds to be channelled into Family Planning Programs to offset the dramatic decreases in Title X funding.

Women, Infants, and Children (WIC) Program:

Hillcrest administers the WIC Program in Dubuque and Clinton, Iowa. Outreach clinics conducted by these two offices provide services to residents in five largely rural counties - Dubuque, Jackson, Delaware, Cedar, and Clinton.

WIC participants receive supplemental foods, Nutrition Education, and an opportunity to obtain comprehensive health care. Eligibility is based upon an income 150% of poverty level or less and the presence of nutritional risk factors. As of June 30, 1983, 2156 women, infants, and children were receiving services through the Clinton, Dubuque, and outreach offices.

Results of a May, 1983 State Health Department Survey among WIC participants in the counties served by WIC Programs administered by Hillcrest revealed that 68% of the responding clients viewed themselves as having changed their nutritional habits subsequent to becoming involved in the WIC Program.

The WIC Program has not sustained the Federal budget cuts spoken of in relationship to Family Planning Clinics in the earlier portion of this testimony; however, in considering the demographics of this area, it is reasonable to assume that many women, infants, and children who are in need of this program have not yet received services. In order to continue providing both the foods and the Nutrition Education tailored to low income people, present funding levels must be maintained, if not increased.

Conclusion:

Family Planning Clinics and WIC Programs in Iowa serve a large number of women and children who are already at or below poverty level. In the face of federal budget cutbacks, private, non-profit agencies such as ours are already assuming the burden in terms of contributions made in kind and in actual dollars spent to off-set deficits. This is a burden we cannot continue to bear, specifically in the area of Family Planning services. State funds in large enough amounts to offset the major cutbacks imposed by Federal

Government must be directed into the Family Planning System in Iowa to provide for continuing services to the 50,000+ residents of the state utilizing these clinics.

The impact upon poverty among females, if money is not forthcoming, will be tremendous. Family Planning services, provided by private practitioners, could cost upward of $100/year. Many of the women using our Family Planning Clinic would be deprived of access to contraceptive care by virtue of the cost factor. These women are potentially going to conceive children who are stretching the limits of the family's economic resources. Many of these women will need to pursue financial aid in the form of ADC to provide for these children. A large number would presumably be single parent families, and many would be teen-aged mothers, the most likely to remain in poverty for a long period of time.

Certainly the issue of Family Planning is extremely closely tied to the feminization of poverty, not only in the present, but over the lengthy time of a child's dependence upon its parents.

NUMBER OF WOMEN AT RISK OF UNINTENDED PREGNANCY, 1980
BY STATE, AGE, AND POVERTY STATUS - COMPILED 9/82

REGION VII

		AGE			
		UNDER 15	15-19	20-44	TOTAL
IOWA	POVERTY <100	401	11,921	33,509	45,831
	POVERTY 100-149	316	6,422	22,737	29,475
	POVERTY 150-199	341	6,815	31,999	39,155
	POVERTY 200-249	315	5,986	35,169	41,470
	POVERTY 250+	1,409	31,633	190,243	223,285
	TOTALS	2,782	62,777	313,657	379,216
KANSAS	POVERTY <100	362	9,820	27,377	37,559
	POVERTY 100-149	278	5,498	21,045	26,821
	POVERTY 150-199	310	5,848	28,143	34,301
	POVERTY 200-249	241	4,828	28,481	33,550
	POVERTY 250+	1,111	24,705	158,192	184,008
	TOTALS	2,302	50,699	263,238	316,239
MISSOURI	POVERTY <100	1,148	21,302	62,888	85,338
	POVERTY 100-149	759	13,503	45,260	59,522
	POVERTY 150-199	755	13,425	59,939	74,119
	POVERTY 200-249	541	9,926	56,824	67,291
	POVERTY 250+	2,443	53,126	335,354	390,923
	TOTALS	5,646	111,282	560,265	677,193
NEBRASKA	POVERTY <100	247	6,326	18,079	24,652
	POVERTY 100-149	201	3,813	13,836	17,850
	POVERTY 150-199	214	3,891	19,884	23,989
	POVERTY 200-249	158	3,086	18,798	22,042
	POVERTY 250+	716	16,638	103,404	120,758
	TOTALS	1,536	33,754	174,001	209,291

Obtained from Jill June, Executive Director, Family Planning Council of Iowa, September, 1983.

BEST COPY AVAILABLE

LEGAL SERVICES

Because of federal budget cuts, it has become increasingly difficult for low-income persons to receive free legal help. In Iowa, five offices of the Legal Services Corporation, Incorporated (LSCI) have had to close. Increased eligibility guidelines and increased numbers of poor persons requesting services further obstruct poor women's access to the legal system of justice. According to LSCI lawyers, nearly 90% of their clients are women; 10% of their total caseload are individuals, mostly women, who are over sixty years old.

A large quantity of testimony was received from LSCI lawyers and paralegals working in Iowa, persons who are surely among the most familiar with the problems of disadvantaged women in our state. Their testimony revealed not only that there are great numbers of poor women reliant upon the legal services of LSCI, but also that poor women as a group may have more legal problems.

LSCI budgets have always been lean, but due to substantial cuts in the past few years, these legal advocates are extremely hampered in their ability to best serve the most people. Their services need to be supported and strengthened financially; additionally, guidelines for women seeking their services should not be so stringent that only the hopelessly poor may take advantage of them.

COMMENTS TO THE IOWA COMMISSION ON THE STATUS OF WOMEN

September 15, 1983

My name is Lanny Brown. I am an attorney with the Dubuque office of the Legal Services Corp. of Iowa. LSCI is a law firm for people who cannot afford legal assistance in the private sector. We practice civil law only because federal law prohibits us from practicing any criminal law. The geographical scope of our office's services is the northeast corner of the state, including Dubuque, Jackson, Delaware, Clayton, Allamakee and Winneshiek counties.

The primary factor of eligibility for our services is income. A single person must receive no more than $506 per month to be eligible; a two-member household no more than $681; and a four-member household no more than $1,031. Because we serve low-income people only, it is not surprising that most of our clients are women. In fact, a random sampling of closed files of people represented by LSCI statewide, shows that 90% of our clients are women. This percentage exceeds even the percentage of poor women in the general population.

The hypothesis this fact raises is that the typical poor woman in Iowa has civil legal problems more frequently than the typical poor man.

Our experience serving poor women in legal services supports that hypothesis. In several areas in which we practice law, we see situations that make victims of women.

The most dramatic example of this is the problem of spouse abuse. Over the past several months our office has received at least one call per week from women who have been

seriously physically abused by their husbands or boyfriends. In most cases the abuse has been ingrained in their relationship for months or years. Despite the women's desire to escape their situation, many are not emotionally ready to do so. Poor women do not have the income necessary to get professional counseling to help them through their emotional difficulties. In our service area I know of only two centers that offer free counseling to battered women -- one in Dubuque and one in Decorah. Being poor in itself contributes to the emotional instability that battered women experience. Often clients will hesitate taking protective action because of fear of greater impoverishment once the relationship has been broken. For the poor woman who is emotionally ready to leave there is the additional frustration of not having the wherewithal financially to leave the situation.

The difficulties of abused women are far from over once they seek legal assistance. A poor woman may obtain a court order requiring her husband or boyfriend to stay away from her, but often she does not have the financial ability to take other practical steps to protect herself from intrusion, such as moving to a new location, or even changing the locks on her doors.

Poor women, then, remain more vulnerable to further abuse than non-poor women, even after they take legal action. When further abuse occurs, women must rely on the police and their lawyer for protection. Often that protection is slow and ineffective. Police often consider abuse within the family

as a matter not within their scope of duties. Private attorneys often require cash in advance before filing the necessary legal documents. It takes a great deal of patience and strength for a poor woman to carry the legal action through to a satisfactory conclusion.

A related problem we see many times in our office is the failure of fathers to pay sufficient child support. Although many of our clients are on AFDC and thus have assigned their rights to child support to the state, a substantial number of our clients are single heads of household and are not on AFDC. Most of these women are working mothers. Many are frustrated by the difficulties they encounter trying to enforce their child support orders, or trying to get their orders increased to meet current needs.

The burden is on the woman to petition for enforcement of the order when the father is in default. Because the burden is on her, she must be willing to risk money to track down a father in default. Many are forced to forego such an effort because of limited means.

Moreover, most child support orders fix a certain child support obligation and make no allowance for increasing the obligation automatically to account for inflation or increases in the father's income. The result for women who have custody is that in time the obligation becomes too low to meet financial needs, and the woman has to decide between spending money to try to modify the obligation or keeping it at an inadequate level.

There are many other situations in which poor women are placed that make it more likely for them to need legal assistance than for poor men. Most families on AFDC and Title XIX are headed by women. Therefore, when we have a case involving an incorrect decision made by the Department of Human Services, we are most likely representing a woman.

Our representation of elderly clients in problems such as individual rights in nursing homes and guardianships and conservatorships involves us chiefly with women because women comprise a much greater proportion than men of the elderly and the nursing home populations.

In conclusion, based on my experience I believe that poor women are especially in need of legal assistance because of prevailing patterns in the law and in society, some of which I have been able to outline here. Thank you for giving me the time to speak.

ELDERLY WOMEN

According to an area agency on aging director, "Longevity is a mixed blessing." Nationally, an estimated 2.8 million elderly women are poor as compared to less than one million elderly men.[23] Iowa has the third highest elderly population in the nation--of 500,000 aged persons, 70% are women[24]--and the elderly here are probably poorer on the average than those in Florida or Arizona. Women 60 years and older will contribute to 18% of the population growth between now and the year 2,000, nationally.

Social Security benefits are inadequate for elderly women. In 1979 the median income of women 65+ was $3,759 per year compared to $6,430 for men.[25] In addition, most women are not eligible for private pensions--less than 20% nationally. Social Security, private pensions, and savings are the three main sources of income for most of the aged.

An agency director in Sioux City said, "Most of our elderly women have incomes ranging from $325 to $450 per month and live in their own apartments. They receive Food Stamps ranging from $10 to $20 per month. In addition to paying rent, utilities, and groceries, most elderly have high and regular expenses for medication." Those prescriptions may range in price from $75 to $100 monthly for many elderly, and this is in addition to expensive in-home service equipment and expensive transportation--cabs, even ambulances. Out-of-pocket expenses not covered by Medicaid may approximate one-third of the elderly person's total health bill.

Supplemental Security Income (SSI) is a benefit to help the poorest of the poor. Figures for the state of Iowa show that 75% of the elderly recipients are women, according to a report, "Poverty in the Diocese of Sioux City." That same report showed the differences in Social Security payments between men and women to be substantial in the 24 counties making up the diocese in northwestern

Iowa. The average monthly benefit paid men in the 24 counties ranged from a low of $296.00 to a high of $342.68, but the average monthly benefit paid women ranged from a low of $207.60 to a high of $245.20. The total population of persons in the diocese receiving Social Security benefits was 97,094--18.9% of the area's total population. This report found that a significant percentage of the poor in each county was made up of the elderly.

An advocate for elderly concerns in Dubuque said 1,452 women over 65 were below the poverty level in Dubuque County. Additionally. this spokesperson said he regularly sees two groups of women who "fall through the cracks" as far as receiving adequate incomes. The first is the widow whose husband may have received the lion's share of the retirement benefits, which then dropped off after his death; the other is the woman between 55 and 59 who does not qualify for either Social Security or most employment positions. About these women he said, "This is a population in an age group that grew up when it was traditional to work in the home so that it was possible for the husband to work in a vocation."

In addition to the inability to pay for day-to-day expenses, elderly women face devastating emotional consequences. According to a person knowledgeable about this aspect of being needy, old and alone: "A significant, intangible, effect of poverty for elderly women is isolation and depression. They have no money to spend which keeps them in their apartments. This isolation is depressing, and they are already depressed about their lack of funds. The more isolated and depressed they are, the more eccentric and inappropriate they become and the cycle perpetuates itself. In addition, unintended as it is, most of the poor elderly do not feel comfortable at the Senior Center."

Said the Dubuque citizen, "The rewards of a long life should be a quality life. By quality I mean sufficient resources to play bingo once a week, play cards once a week, take sixty cents for a bus to visit a grandchild, and replace a radio or tv that may be 30 years old."

The Iowa Commission on the Aging is concerned about the number of older women in need of assistance due to a lack of inadequate income due to low salaries in the employment market, disqualification for social security benefits until the age of 65, divorce and reduced retirement benefits because of a longer life span.

Women are heavily over-represented among the aged poor, so the most pressing problems of growing older female are economic, which are directly related to the circumstances of women's lives. To a far greater extent than generally recognized, the income crisis of elderly women flows from dependency and from the wage differential between men's and women's work.

According to the National Association of Office Workers, women over 65 are the fastest growing group of poor people in the United States. These women often work in sex-segregated, low paying, low benefit, low status jobs such as clerical workers, service workers or sales persons. The older woman returning to the job market from the role of homemaker has the additional obstacle of little or no recognition by employers of the skills gained from homemaking. However, older female workers are entitled under the law to equal treatment in making the transition into paid employment, or finding second careers when retired or when hired from previous work. Three pieces of federal legislation: CETA (Comprehensive Employment and Training Act), the Older Americans Act (OAA, amended 1978), and the Economics Opportunities Amendments of 1978 contain program services aimed at assisting the older working woman.

Also, because of advocacy initiated by older women, the plight of the displaced homemaker has been brought to public attention and has received wide media coverage. Legislation has been passed in at least 30 states to provide job finding programs; more than 400 displaced homemaker projects have been developed across the country and other federal legislation such as Vocational Educational Acts recognizes this need. However, more needs to be done to improve and expand such programs.

In addition, more laws need to be implemented against discrimination. Age is not included within the Civil Rights Act, or in affirmative action programs which are mandated for employers receiving federal contracts. More needs to be done to make the regulatory agencies more effective agents in combating age compounded discrimination.

Education also needs to be adapted to the older women returning to school. Curriculum has not been sufficiently modified to the employment needs of these re-entry students.

Considerable effort has been made to open up non-traditional employment to women. Now attention is being given to the potential of upgrading traditionally female occupations under the slogan of equal pay for comparable work.

Women are especially likely to encounter a "means-tested" (welfare type) program as they grow older. This is due partly to the failure of the retirement income system to credit women's work patterns, and partly due to the effects of inflation compounded by women's longevity. Among such programs are Supplemental Security Income (SSI-for the needy blind, disabled or over 65),

Veterans' Administration Widows (VA), food stamps, medicaid, General Assistance (GA), legal aid programs and subsidized housing. Many older women come to these areas as members of the new poor. The procedures are bewildering, can be humiliating, and combine with the woman's own negative attitudes about accepting "Charity", to discourage her application in the first place. Unrealistically low threshold levels of income and assets, as well as great disparity among the programs as to what constitutes "poverty", compounds the problem.

The result is that millions of poor older women are not receiving assistance they need and are eligible for, and millions more, although almost without income, are ineligible for assistance because of archaic resource limits.

Retirement income for substantial numbers of older women consists of Social Security alone. Private pensions, whether as a worker's widow, or as a result of her own work record, are not available to over 80% of retirement age women. Even though a large majority of Social Security retirement beneficiaries are women, the Social Security system has not yet taken into consideration women's work-patterns, and this results in women's Social Security benefits averaging less than half of men's.

Although Social Security was conceived as a supplement to other retirement income in reality it has assumed the major (often only) role for lower paid workers. Women are disproportionately among the lowest paid workers, so are heavily reliant on Social Security upon retirement.

Social Security must be scrutinized in both the ways it serves women: as homemakers dependent upon benefits tied to their husband's accounts; and as retirees receiving Social Security on their own accounts.

An adequate retirement income is essential for older women. Because women over 65, on the average, live one-third longer than men, it can be said that retirement income is a women's issue of first importance. Retirement income in this country is built on three prongs: Social Security, private savings, and pensions. A sufficient retirement income will have all three prongs well developed.

But retirement income for women is very different than for men. The difference goes beyond the fact that women retire on less than half of what men do. Furthermore, pensions, either government or private, cover only 20% of retirement age women. The core of the problem is the "misfit" between women's work patterns and the pension system. Women are more likely to combine unpaid work in the home with part-time, or sporadic, or poorly paid employment. Pensions reward the long-term, full-time, well-paid employee.

Housing problems are inalterably tied to income problems of older women. In 1976, 75% of women 65 years and older spent one quarter or more of their incomes on housing, and with increasing age and the onset of disabilities this proportion rises dramatically. Since the medial income of women in this age group for $3,097 in 1979, the monies older women have available for housing options are severely limited.

Due to the fact that women are expected to live at least 8 years longer than men, many older women must face the death of a spouse. The State of Iowa is unique in its approach to provide for the needs of its citizens who are alone due to the death of a spouse. Because of the interest of the Governor in widowed persons this has resulted in the cooperative ANEW (Assurance Network for Easing Widowhood) program to meet the unique needs of this group. ANEW is a cooperative project of the Iowa Commission on the Aging and the Governor's Office, and is designed to assist people to adjust to life alone after the death of a spouse.

ANEW will encourage and assist Iowa's communities to initiate local programs to help with a widowed person's needs such as alternative housing, peer counselling, job training or retraining, household assistance and legal and financial counselling.

Submitted by Karen L. Tynes, Executive Director
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Des Moines Public Housing Authority

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E L D E R L Y H O U S I N G

Iowa should coordinate housing for the state's 500,000 elderly to help postpone the need for them to enter care facilities and nursing homes.

It has been estimated that 1.5 million elderly Americans who live in nursing homes are there simply because they have no other place to go. William F. May, a Professor of ethics at Georgetown University has written, that such institutions, "are often little more than geriatic barracks." Such institutions he says, "Often remove (older persons) from what little community they knew. They condemn them to premature burial."

Many elderly problems may be more social than medical. Many are living isolated and unattended. Most elderly want to be independent and on their own. They want to watch television when they want, sleep as late as they want and eat what they want.

A recent federal study found that if present trends continue the 23 billion a year that it costs to support nursing homes today would more than triple to 76 billion by 1990. Adding urgency to the whole problem is the fact that the sharpest rise in the country's elderly population is among persons 75 or older. By the year 2000, the number of Americans 75 and over will have risen 53% since 1980.

Currently there is no single state Agency with primary responsibility for housing for the elderly. As a result older people are shuttled from agency to agency.

Not only do I see the necessity for more public housing for the elderly but a good Social-Health program incorporated into public housing is a must for the future. This effort would focus on bringing to public housing sites programs such as nutrition, health screening and maintenance, transportation and escort services and infromation and counseling services.

Eileen Liddell

MINORITY WOMEN

"As long as racism prevails, all of us will be in poverty," were the words of a Black woman at the Des Moines hearing.

Be it in wages, educational achievement, employment opportunities, or measures of good health, minority women fare worse than white women.

Female-headed households (FHH) have long been a larger proportion of the black family population than any other subgroup, according to the U.S. Civil Rights Commission. In 1981, 47.5% of Black families were FHH, an increase from 30.6% in 1970. Among Hispanics, women headed 21.8% of all households of this descent, which was up from 16.9% in 1970. In comparison, white women headed 14.7% of all white families with children present in 1981, a figure which has nearly doubled since 1970.[26]

Inadequate child support, lack of marketable skills, and job discrimination make a greater impact on nonwhite FHH, and research has also shown that nonwhite women are less likely percentage-wise to remarry. While about one-third of all FHH were poor in 1981, consistently over half of all Black and Hispanic female households were poor.[27]

The 1980 Census shows that even the traditionally low income which marks a female-headed household may be lower still if the woman is Black or Hispanic. The 1979 median income in Iowa for white FHH was $10,633; for Black FHH was $7,628; and for Hispanic FHH was $7,743.

At the heart of minority women's economic oppression surely lies discrimination, sexual and racial. Complicating discrimination and its outward manifestations,

such as the lowered educational achievements of many nonwhites, is the poor English proficiency of recent immigrants, particularly Southeast Asians. For many of them who lack English skills, just "getting through the system" to obtain public assistance or complain about discrimination and other problems may be difficult.

A member of the Des Moines Hispanic Ministry said his typical client is single, poor, alien, and lacks English. "She can't read a bus schedule or a general relief application form," and she is afraid to go anywhere to seek help, according to this person. "In Des Moines and Polk County, you'd be amazed at the number of women in the categories I've described. Between 70-100, here illegally. They get AFDC and food stamps for their children, but not for themselves; thus the $150.00 for [one child] doesn't even pay for a broom closet." He said his ministry spends a large part of its efforts encouraging the women's initial trust so as to help them.

Another member of the Hispanic community bemoaned the loss of CETA training monies, and discussed the problems she had had in getting her educational degrees, taken in Panama, accepted when she applied for jobs.

Though attempts were made to get representatives from the Asian communities in Iowa to talk about the economic situation of those women and children, none came. An item in the Des Moines Child Watch report pointed out an alarming discovery made in their research: "Polk County....has a large Indo-Chinese population that has been particularly hard hit by a poor economy. These culturally rich, gentle people are losing their heritage in the struggle for basic survival. It is reported close to 50% of the Indo-Chinese are developing anemias due to malnutrition."[28] The report goes on to blame lack of communication skills and transportation to health care providers as part of the problem.

Although Iowa has a very small proportion of citizens of color in comparison with other states, extra attention must be focused on their special needs because of the discrimination these citizens may face.

ABUSED WOMEN

There is every reason to believe that because of the poor economy and their often-limited financial resources, women in Iowa are choosing to remain in abusive relationships. Said the Des Moines Director of the Family Violence Center, Gloria Grey, "The reality for most victims of family violence is that problem-solving about abusive relationships is complicated with survival issues. A victim is led to believe she can't live without her abuser, and this is often the case with little self-confidence and [few] skills."

Another woman, who has worked with battered women for several years in eastern Iowa, said, "Abused women can remain in the situation--or leave and live a life of poverty."

According to Grey, "An enormous number of mothers are only one man away from welfare, and when that man is abusive her lifestyle is doubly threatening." She said her center is receiving more and more telephone calls from women who don't plan to leave but do want to talk to somebody. Even though they will continue to suffer abuse, they are afraid the alternatives are no better, she said.

Grey said no one knows for sure how many Iowa women are abused every year, but extrapolating from national figures which estimate approximately 1.8 million American women are beaten in their own homes yearly, possibly 23,000 Iowans could face abuse. But only a fraction of those women are seeking professional help. In all the Iowa shelters, only 838 victims sought shelter in FY '83.

The Iowa Domestic Abuse Registry, which relies on police records to establish abuse incidents, also shows only a small number of domestic abuse cases being written up. Said a Department of Human Services employee, "They probably don't recognize us." In other words, the police may not make distinctions between other assault cases and assault between householders or separated spouses. This poor

reporting penalizes shelters, who must document the extent of their need when applying for funding by showing the figures on abused women. A proposed change in the structure of the Uniform Crime Report could make it easier for police officers to make this crucial distinction.

Since May, 1978 the Family Violence Center in Des Moines has helped 1,380 victims, 1,375 of whom were women. Seventy-eight percent were from Polk County and the rest were from rural areas, who were forced to travel to Des Moines because of a lack of shelter services and a fear of staying in their communities. For these women, transportation problems add to the expense and difficulty of moving themselves and their children out of a violent situation. It took a woman from Ringgold County two weeks to find someone who would intervene and help her seek shelter from her husband, who was threatening her with a gun.

If a woman decides to leave her abuser, she may face immediate economic problems: she may need financial assistance, such as AFDC, job training, child care, and child custody. If her husband is employed, a property owner and able to afford a good lawyer, he may get custody of the children though he may be a brutal victimizer, because of an "ability-to-provide-for" clause in the law. Another factor working against women in custody decisions is the fact she may have had to seek professional help in the past because of her victimization.

Avoiding certain poverty may actually be holding Iowa women in life-threatening situations. There are very few shelter services in Iowa, and what "safe homes" there are may only allow a woman and her children to stay for a brief time, so she must find transportation to go to Des Moines or go back to her abuser. Poor women may face further physical abuse than non-poor women, according to a lawyer who works with such cases, because they cannot afford to move or change their locks. Lacking other support, these women may be forced to rely on the police, who may not want to interfere and thus may be slow and ineffective in protecting battered poor women.

Women don't stay in violent households because they enjoy being hurt, but in the words of one speaker at the hearings, "They have a tremendous fear--of living alone and not being able to survive." Thus, more money for struggling battered women's shelters is not necessarily an answer. Said an Ames woman, "Of course women need a safe place, a place to learn to stand independent. However, we can not help her, without becoming aware of the nuts and bolts issues that also oppress her."

story county
sexual assault care center and
battered women's project
p.o. box 1150 | isu station | ames, iowa 50010 | phone: 292-2305 or 292-4976

To: Iowa Commission on the Status of Women

From: Lynn Christiansen, MSW
Director

Date: September 27, 1983

The feminization of poverty is simply a continuation of power being usurped from women. I am here today to address the issue of women and power in a society. How do we prevent women from gaining power in society? We have many avenues. We assure that her wages are only a fraction - a little over half - of a man's salary. When it comes to meeting a need as basic as the need for food, we pay her so little that feeding her family and herself is a problem when she is the sole provider. In the area of housing, we set rental costs for two-income families, and if this family qualifies for subsidized housing, we keep the waiting list long - up to 2 years. Medical care for her and for her family is not assured by her employment because she is likely to be employed in a job which does not include medical, dental and retirement benefits.

If she receives welfare benefits, we continue to cut the benefits, letting her know that she and her family are not a priority in this society. We keep her so busy with making ends meet for her and her family that she has no time or energy left to get politically active in this society - to push for change that is so necessary.

If she has trouble making ends meet on welfare, we say she lacks budgeting and consumer skills and nutrition awareness. If she is a single parent, we make it difficult for her to get daycare, and if she can't afford it, we blame her for having a latch-key child. We then blame many of the ills of society on her, because they must be the product of her single parenting.

We entice her into being a homemaker and then, we cut programs that would help her if she is in transition, through divorce of a spouse, thus setting her up for a cycle of poverty.

We keep her fearful for her own safety - the fear of rape is known by all women in this society. In her own home, she is in danger of being battered by the person with whom she is most intimate. We provide some shelters for her and sexual assault care centers, too, should she have such a safety need. But we keep the shelters understaffed, over-worked and scrambling for funding. We make these crisis centers operate in crisis.

When women begin to get angry and to organize and to demand a change in power, we set up committees and commissions who are charged with the responsibility of determining if there is a problem, and if so, what changes are to be recommended. If only these commissions and committees had been granted the influence they deserved, we might not be dealing with the feminization of poverty today at this hearing. But change comes slowly, and many of these issues heard here today are not new issues. The Iowa Commission on the Status of Women has had a major impact on the lot of women in Iowa. The state and the commission are to be commended for this impact and the power allotted to them. However,

just as the impact is great, so also is the need for continued impact and reform for women in Iowa. The feminization of poverty is real today and it is real in Iowa. I spoke with service providers in Ames regarding the issues of medical care, housing, and daycare. Although an in-depth report is not possible at this point, certain gaps surfaced, and I would like to share some of them with you.

MEDICAL CARE: If eligible for AFDC, women and their children are covered by ~~Medicare~~ Medicaid. However, if a woman exceeds the eligibility income, but does not earn enough to pay for her own medical care, she must go without coverage. To be specific, if a single woman earns minimum wage, she does not qualify for any program of medical care.* Statistics concerning the number of women having unmet need in this area are not compiled. (Irene Howard, Story County Relief Officer)

*(See last page)

RECOMMENDATION: State approval and implementation of a health program for those in need. (A Medically Needy Program is presently being explored by the State legislature.)

HOUSING: H&F Builders: A 2 to 3 year waiting list, made up of some 80 families in Ames, exists for subsidized housing with H&F Builders. Of those families living in the subsidized housing project, 26 of 43 units are occupied by female-headed households. The tenant is required to pay 30% of income. (Dianne DeEoer, H&F Builders)

RECOMMENDATION: An increase in the number of subsidized housing units available.

City of Ames: There is a waiting list of 161 families for 1 and 2 bedroom units at the present time. Although openings

exist for this Section 8 housing, the fair makret rent necessary to obtain housing precludes families finding homes under this program. It is estimated that the unmet need is 50% of those applying for Section 8 housing. When an opening exists, the family has 60 days to find a house that meets fair market rent. Because of the high rent in Ames, the sixty days usually passes, and the next family on the list attempts to find housing. And so on. An estimated 60% of the clients are female headed households, with probably 50% being AFDC mothers. (Vanessa Baker-Lattimer, City of Ames Housing Assistant).

RECOMMENDATION: The Commission could recommend that HUD allow an increase in the fair market rent so that the program can be used to meet the needs of those eligible. (HUD, 210 Walnut St., Room 259, Des Moines, Iowa 50309)

DAYCARE: Those families just over guidelines for AFDC a few dollars, would not be eligible for daycare. Statistics identifying the number of families experiencing this hardship are not available. (Eleanor Elbert, DHS)

RECOMMENDATION: Identification of families in need of assistance with daycare through a needs assessment, and legislation providing a subsidy in this area to families.

Concern was also expressed that parents were unaware of how to "shop" for quality daycare.

RECOMMENDATION: Training for parents to make them aware of those factors which provide for safe, consistent, quality daycare.

Although I was concerned about the needs of the families in

terms of food for the family, it was difficult to gain an interview with a provider due to the heavy workload. However, an interview with a staff member of Mid-Iowa Community Action provided a composite of the problems of those who fall through the so-called "safety-net". An allowance for subsidized housing causes a decrease in the allotment of food stamps authorized. If the food stamp allotment is decreased, the amount of money left from AFDC decreases as the remainder of the food is purchased from the AFDC allowance. With the number of dollars diminished, the amount available for the luxury of utilities decreases, and so on. The staff member suggested that this kind of "family story" was heard up to 4 times a day in the last month.

It is not possible in 10 minutes to cover the needs of all women in Iowa, and I have only touched on a few. What I hoped to do with this presentation was to point out that basic needs must be addressed before we can move onto worrying about the more cerebral needs that are generated by sexism in this society. I had initially intended to present to you the plight of shelters and to recommend that shelters need increased financial support. They do. However, I cannot merely ask that shelters be fully financed and fully staffed. Of course women need a safe place, a place to learn to stand independently. However, we cannot help her without becoming aware of the nuts and bolts issues that also oppress her. The recommendations I have suggested are merely stop-gap measures. Until the family is able to stabilize in terms of meeting basic needs, our work on the national level is still incomplete. Iowa can be a leader in addressing issues of the individual and the family by working to

pass legislation allowing for a national health insurance and legislation assuring that individuals will have a minimum income that covers the need for food, housing, and child care.

★An exception to this reality, funding is available through University Hospitals in Iowa City for surgery and delivery of babies as well as orthopedic problems.

RURAL WOMEN

This group of women is isolated to the degree that many of their problems have not been acknowledged to date. Finding productive, decently paid work is very difficult; so is paying for or finding the transportation to get to work. Because of the inconvenience and cost of travel, low-income rural women often receive inadequate health care. Though rents may be cheaper in rural areas, the propane fuel that often heats rural dwellings is prohibitive, as are many types of foodstuffs. Rural women living in abusive households have trouble in finding help, may lack telephones or transportation to get away, and may reasonably fear the added stigma of being divorced or separated and living in a rural community.

The following testimony sums up the numerous problems of rural women who are economically disadvantaged.

POVERTY AMONG RURAL IOWA WOMEN

Deborah Fink

September 27, 1983

Rural women today are immediately affected by the farm crisis. The continuing decline of buying power among farmers has hit home in the countryside and small towns of Iowa, and the situation is undoubtedly even more severe this year in those areas which have experienced crop failure. In such a situation more and more rural women are looking toward employment as a means of pulling themselves and their households through the hard times. But what is the situation for rural women wanting to work for money?

Corporate industry has kept itself informed on the supplies of labor in different areas. It has been the practice for factories seeking cheap labor to locate in rural Iowa. Iowa is a right-to-work state. I have heard of one such factory being located in rural Iowa specifically because the operators wanted to employ rural women, as they were sorely in need of jobs and would be unlikely to organize collectively around their interests as workers. This factory violates the standards of the Occupational Safety and Health Administration.

Bad as this factory work might be, these jobs are among the better-paying jobs for rural women without education beyond high school. Other work includes domestic and institutional cleaning, nursing home and hospital aid work and working in small rural businesses.Since businesses which do less than $362,500 in yearly sales and some others such as newspapers, are not obliged to pay minimum wages, many rural women end up working for extremely low pay. If we consider the nationwide income of working men and women in metropolitan and nonmetropolitan U.S., we note that in 1976, for $1.00 earned by a metropolitan man a nonmetropolitan woman made only 42¢; she made 54¢ for every $1.00 made by a nonmetropolitan man. (Bescher-Donnelly et.al. 1981:174).

As in many other cases in which there is a surplus of labor, employers escape by giving minimal benefits. A common practice is to hire a woman for less than full time in order to avoid paying benefits. While some women only want to work part-time, there are many others who would work full-time if it were possible. I know of one woman, a registered nurse, who lived in a rural area from 1949 to 1969 and worked in a hospital or a nursing home for many years of that period. At age 67 she is not eligible to collect any Social Security. She is my mother. Whether such arrangements are legal or not, they have happened and working women have fallen through the cracks.

But what is the effect of the low wages on the women as they work? Poverty levels are defined at lower annual imcomes for rural than for urban households. This is archaic. With today's corn and soybean cash cropping rural households are little more self-sufficient in food and fuel than urban households. Rural housing tends to be inexpensive but food costs are higher and the lack of public transportation makes a car a necessity. Propane fuel, which is commonly used to heat rural homes, is astronomical in cost. But even accepting the narrower definition of rural poverty, there is a proportionately greater degree of poverty in households with a single female breadwinner in rural than in urban areas (Smith and Coward, 1981:225).

Rural areas of Iowa are saturated with beauty shops and with women selling cosmetics, vitamins, cleaning supplies and plastic dishes; but these enterprises do not reliably yield enough income for the support of a household.

Even when a rural woman finds some kind of employment she is left without care for her children. A survey of infant day care needs in Sheldon (which does not have an infant day care center) indicated that more than 69 households in the Sheldon area would use infant day care at least three or four days per week if it were available (Louie Hansen, 1982:13). Sheldon has a population of 5003. If this is multiplied by all the Sheldons in Iowa we get some indication of the need for quality infant day care.

There should be an attempt to reach and educate rural women about their rights. The fact that the 1980 Iowa Equal Rights Amendment was rejected by rural women and men is one indication of the need. Rural women need to know their rights, to learn political skills, and to begin to explore ways to take control of their own situations.

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DISABLED WOMEN

Women who are disabled have to call on the system for help. SSI--a benefit to help the poorest of the poor--often goes to disabled women. In 1983, 58% of blind and disabled recipients were women, in Iowa.[29]

The Cedar Rapids Outreach Coordinator for United Cerebral Palsy spoke about the severe pressures these women face economically and emotionally. She said, "We have the same problems of other women, but we are disabled. There's nowhere to go when you've never been employed and have no skills. Besides, how do you fit a wheelchair into a building that has steps?"

She continued, "The economic resources right now for disabled women are AFDC, SSI, Social Security for the Disabled (SSD), or a husband or family. Unless you have one of those, you live in some sort of government place, a nursing home facility, and you live a sheltered lifestyle." Those women who do not have children cannot get AFDC, and she said, "You can't live on SSI." Marriage presents its own problems as women must be very dependent on their husbands psychologically if they are handicapped.

Obstacles exist for those women who have education and training. She cited the "corporate qualifications" employers may claim as an excuse when they do not want to hire the disabled. Translated that means they do not like to have disabled people in their employ or want women "who could carry the boss's coffee without spilling it," according to this knowledgeable testifier. Additionally, transportation is a tremendous burden for disabled women. Buses with lifts are rare and rarer still do they move after working hours; at any rate, few buses of any kind transport at night, except in major cities.

On a personal level, women who separate from their husbands may face giving up custody of the children to the father as the women not only lack the economic

resources necessary, but may not be able to provide their children with sufficient physical stimulation. In order for the children to receive the care and play necessary for their development, the disabled mothers would need to have a large enough income to place the children in preschools, for even modest incomes would preclude their admittance into Head Start. The incredible demands placed on all single mothers pale in comparison to the difficulties a single disabled mother would face.

Improvements in health-related and employment services would benefit disadvantaged, disabled women, as would better child care and transportation resources. These women face discrimination based on both their sex and their disabilities, and this makes it especially difficult for them to achieve any sort of economic stability.

In 1978, 3,300 women in Iowa were legally blind, many of them elderly, (From the Iowa Commission on the Blind.)

Figures were unavailable for numbers of disabled Iowa women.

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GUEST COLUMN

Disabled Women: The Forgotten Poor

by
Rebecca S. Grothaus
President
Resource and Education Network for the Equality of Women with Disabilities

In the present upsurge of concern about the impact of the feminization of poverty on various sub-groups of women, those with mental and physical disabilities are often overlooked. There are a number of reasons for this, including archaic attitudes about disability, architectural barriers which prevent disabled women from freely moving about, and, especially, the general lack of data about persons with disabilities.

This lack of information is compounded by problems with definitions of disability. The definition depends on who is conducting the survey. Most definitions center around the ability to do work. The 1980 Census questions on disability asked about limitations on working "at a job," which would screen out women with disabilities who work in the home.

Most studies show that females are the majority of the disabled population.

Based on a 1980 California Department of Rehabilitation survey, 56% of disabled Californians age 16-64 were women.

These one and a half million women face the usual institutionalized practices which tend to keep women as a class poor. Sexism often takes on an added dimension for a female with a disability. The traditional early socialization to dependency is exaggerated for a disabled girl, at the same time she is taught she can never expect to lead a so-called "normal" life and find a man to support her.

Disabled women are perceived not as sex objects, but as asexual, as not having the capacity, the interest or the necessary attractiveness to have sexual relationships. One serious consequence of this widespread misconception is the fact that nearly all family planning agencies are inaccessible to women with disabilities. Those with physical access are often not knowledgeable about disability or the effects of different methods of birth control on various disabilities. This excludes disabled women from low-cost reproductive health care.

In the past, disabled girls often received inadequate education in special schools, partially because they were girls and also because there was not expectation they would ever need a strong educational background for work.

The general social attitude that it is more important for men to find work is also found in vocational rehabilitation programs and agencies. Disabled men are more likely than women to receive vocational or on-the-job training.

Those with disabilities also face architectural barriers in schools, offices, grocery stores, theaters and other places which curtail their ability to participate. And finally, there is the attitude that disabled persons are cripples who want and need to be taken care of and who should be kept from public view.

There are one and a half million California women with disabilities who must daily deal with sexism and with an image as cripples, as non-players in the love/marriage/motherhood game, as not needing education and as not wanting jobs. These factors combine to keep disabled women at the bottom economically.

Some studies show that 62% of disabled persons able and willing to work are unemployed. There is no breakdown for women, but I'm sure it's higher. Even when disabled women overcome all the barriers and find a job, it does not often lift them out of poverty. Based on 1980 Census data, for the age range 45-54 (one of the highest income producing brackets) comparably qualified disabled white women earned only 24 cents for every dollar earned by a non-disabled white man. For a disabled black woman, it was a shocking 12 cents on the dollar.

The practice of last-hired, first-fired impacts especially hard on disabled women. Affirmative action for disabled workers was only beginning to be effective when the Reagan administration began to pull back on enforcement. Federal law does not require numerical goals, so there is no incentive for employers to actively recruit disabled workers.

There is one final thing which decreases opportunities for many disabled women: accessible public transportation. Despite federal and state laws requiring lift-equipped buses, most areas do not have them. Those which do have chronic problems with breakdowns. Reliable, accessible public transportation is essential for getting and keeping a job.

In general, the feminization of poverty has a disparate impact on women with disabilities who have historically had fewer economic opportunities due to combined sex and disability discrimination in schools and in the workplace.

Disabled women have been poor, are poor, and will continue to be poor unless some radical changes are made in America's attitudes, economy and public policy.

Programs and services which have enabled thousands of disabled persons to become self-supporting are being cut.

Current policies are pushing disabled women back into dependency at the same time they are removing the so-called security net of entitlement programs. The government is, in effect, perpetuating disability and punishing people for it.

Any change in public policy toward greater budgetary support for health and social services will benefit women with disabilities.

All of the issues subsumed under the term "the feminization of poverty" affect disabled women. We are white, black, Latina, Asian, lesbian, working women, homemakers, mothers, students, young and old. The struggle for economic survival is our struggle, too.

FEMALE OFFENDERS

Poverty is closely linked with crime. The result of poverty for some women in Iowa has been incarceration because of criminal conduct, presumably provoked by their economic need as most crimes they commit are property offenses.

Like rural women, female offenders have many needs that are not acknowledged because of the public's lack of information, in addition to societal attitudes toward punishment that discourage "pampering" the women by offering them programs or services that would promote self-esteem and teach genuine job skills.

Since 1980, the Iowa Commission on the Status of Women's Employment Division has been working with the female offender population in Iowa, by providing career options and job search skills classes at the Iowa Correctional Institution for Women, in addition to other supportive services, and follow-up placement for women released back into the community. In addition, the Employment Division has been instrumental in seeing to it that the women are properly clothed for their employment search, which it does by asking for contributions of shoes, clothing and luggage from various women's organizations, consignment shops, and individuals.

As long as women are in poverty, the conditions will exist which foster criminal conduct. A staff person at the Iowa Correctional Institution for Women in Mitchellville has said that the prisoners there are nearly always from poor households. It makes sense that such households would focus all their efforts on the struggle for survival and give short shrift to promoting the self-esteem and providing the emotional support that would deter women from crime. It seems logical that society will have to provide better options to all women in education and employment if it intends to minimize the conditions of poverty

which may lead to crime. And clearly those women who have already committed crimes and been incarcerated must be given some encouragement and practical training so that they may attempt new lifestyles and seek adequate employment when they are released from the correctional institution.

Excerpted from a final report, "Preemployment Training Programs for Women Offenders," prepared by Louise Lex, Director, Employment Division, Iowa Commission on the Status of Women.

INTRODUCTION

The Iowa Correctional Institution for Women (ICIW) located in Mitchellville, 15 miles east of Des Moines, was established in 1982 when the state legislature decided to move the state facility from Rockwell City in northwest Iowa to a more central location. Classified as a minimum security facility, the prison houses approximately 100 women in four units or cottages. Currently, plans are underway to open a medium security building as soon as remodeling is completed and staff hired.

Women coming to Mitchellville serve sentences ranging from two years to life but are incarcerated for an average of 13-15 months. A majority (58%) have committed property offenses. Although a few have college degrees, a substantial number have not completed high school. Residents frequently have minimal or no vocational skills and spotty work records in high-turnover businesses. Seventy-four percent have children and are often heads of families. Slightly more than one-fourth (29%) are black or native American, a high percentage for a state such as Iowa with a non-white population of 2.6 percent. ICIW residents' characteristics are no different from the national profile of female offenders who are, on the average, young, poor, minority, with limited education and skills, heads of households, current or past recipients of welfare, and mothers of several children.

Recent studies have called attention to the relationship between characteristics of women offenders and the kinds of crimes they commit. Although percentages of violent crimes have remained substantially the same in recent years, property offenses have risen from 8.46%

of all arrests in 1953 to 26.3% in 1976. In a Women's Educational Equity Act Program report, Problems, Programs, and Resources: Women in Jail, Marjorie Brown Ray attributed this increase to women's increased economic needs and contended that poverty is a major correlate to crime (p. 1 and 14). With few resources or connections and limited vocational and educational backgrounds, women offenders lack legitimate means of earning a living. Their need to find jobs and opportunities for advancement is critical to survival outside the criminal justice system. Therefore, prison educational and skill-training programs can help close the institution's revolving door, aptly described as "a life sentence on the installment plan" (Women in Jail, p. 39).

Unless women also possess coping skills to deal with personal and job-related matters, academic programs cannot succeed. Without a strong sense of self-esteem and of how to achieve a set of goals, those who leave prison will not be prepared to solve the problems that led to their incarceration. The prison experience actually can reinforce feelings of alienation, hostility, and dependency. As one Mitchellville resident observed, "Being incarcerated makes you feel very low about yourself. It gets you to the point where you hate yourself. You don't want anybody near you. You don't want to share your feelings with anybody." Programs addressing such attitudes can be considered a vital link between rehabilitation and education or job-training.

The Iowa Commission on the Status of Women (ICSW) began to establish this linkage in 1980 when it sponsored a nontraditional jobs conference at the Rockwell City facility. Subsequently, federal Comprehensive Employment and Training Act (CETA) grants funded a series of career

options classes from 1981-1983. ICSW staff provided follow-up, supportive services, and job placement assistance to class participants released to their communities. In addition to these activities, ICSW developed job and training resources for the library and published Street-Wise, A Community Resource and Job Guide for Women Leaving the Criminal Justice System. Several conferences and workshops also were held to sensitize corrections personnel to the employment-related needs of female offenders and to facilitate the women's transition from the institution to the community.

Besides holding career options classes titled "Women and Work" during 1983 and funded by the Central Iowa Employment and Training Consortium (CIETC), the Commission offered an intensive 30-hour reentry class to women whose terms expired or who were supported for parole or work release. This program also was funded with Comprehensive Employment and Training Act monies and was aimed at increasing participants' ability to conduct a successful job search. The funding source was a Governor's Special Grant awarded to ICIW.

CONCLUSION

In summary, it may be appropriate to summarize the concerns of some of the educators who spoke at the feminization of poverty hearings. From all accounts, schools all over Iowa are seeing increases in the numbers of children who come from families headed by women alone. These are households where income is often significantly reduced from that of other types of households, and the grinding daily stress of poverty is reflected in the tired, dirty, and hungry children coming to school. Besides the emotional and social problems many of the children experience--a counselor said they are often irresponsible and unable to cope with conflict except in anger--there are health problems they may bring to school with them, such as lice, malnutrition, and unattended sores. The other factors that often accompany students coming from poor households are inattendance, high mobility, and dropping-out, all of which make it exceedingly difficult to learn.

The women heading these households have such scant resources not because of ignorance nor laziness, but because 1) there are long-standing biases in our culture against a woman working outside the home, and when she does enter the labor force, wisdom has it that she is only working for "extras," so she need not be paid well, and 2) recent decades have witnessed extreme changes in the traditional American family structure. The so-called nuclear family--consisting of a working husband, dependent wife and two children--has become a minority among present households. Women left alone with children to raise face discrimination in the job market and obstacles to their taking advantage of existent training and education programs, such as a lack of child care and a lack of continued government assistance when they are newly employed and in the process of getting back on their feet. Sporadic and insufficient child support from the children's fathers is the appalling result of a society in which the majority of

men quit their parental responsibilities as soon as they quit the mother of their children.

It is not easy or desirable to live on public assistance. Recipients live with "permanent financial and personal crisis," said a Des Moines woman, who had struggled to get off of AFDC and earned her degree, only to obtain a job which barely paid her to work.

A Dubuque school counselor, familiar with the plight of welfare families from his long tenure in an area of the city termed "the Flats," where 70% of all families were on AFDC, said that for these by-and-large female-headed households "survival was the main thing, each and every day." Because of their limited resources, the women's "life extensions were few and often detrimental--sleep, drugs, tv, and alcohol." In many instances, children took on the parental roles and "dictated the responses of their mothers."

A grade school principal who had also worked in the Flats agreed, saying the parents "want to be in charge of their children but don't know how to discipline them, keep them off the streets and away from bad influences, maintain their own social life and still monitor their kids. And they don't feel good about themselves, so how can they be good parents?"

Because contradictory and redundant welfare regulations dictate that a woman lose food and rental assistance benefits when she receives educational loans, and because vital supportive services such as child care and transportation--not to mention medical insurance if she finally does get a job--are lacking, it appeared to most people at the hearings that women are often penalized for attempting to improve the quality of their lives.

If society is going to implicitly condone fathers' abandoning their families by not enforcing adequate child support orders, then it must prepare itself to assist the women left in crisis. It became clear at the hearings that without

the promise of medical insurance, women will not choose to get off of public assistance. And without a gradual reduction in benefits such as food stamps and child care stipends, women will still be hesitant to take the kind of job women normally are offered, i.e., low-paying, because a minor setback can send a woman recently off of AFDC back onto it forever.

But this does not necessarily mean we can just "throw money" at the problem. Over and over again, testifiers urged that our educational and socialization processes change to reflect changed societal realities. They said young girls have got to be taught, both at home and at school, that they must be self-sufficient and goal-oriented. They must begin early to make good career choices and start training for those careers. They, along with boys, must get family planning education early, education in parenting, budgeting, and other family life skills. In other words, dependency should no longer be fostered or accepted in young women, and young men should be instructed in the duties of parenthood.

These are steps which we can take now without an undue amount of regulation or financial burden. We must circumvent the certain problems lying ahead for us in a society in which all of the poor could conceivably be women and children if forces continue to progress in the same direction in which they are now proceeding.

Throughout Iowa--Dubuque, Sioux City, Clear Lake, Polk County--the population of poor children is growing. For them the term "feminization of poverty" is a misnomer, because it ignores the fact that they, being entirely dependent on their mother's incomes, also suffer the harsh consequences of their mother's poverty. According to the Des Moines Child Watch report:

> "It was found that the population of poor children is not only growing in numbers but being penalized as a result of federal budget cuts. No longer can poor children expect to be fed nor can they expect to grow up in a loving [nurturing] environment. With increasing financial demands being placed on families, particularly

> those headed by women, children are forced to assume more responsibility for themselves at an earlier age. They are learning what poverty often teaches -- resentment and fear. At no point in the Child Watch interviews were there words of encouragement expressed regarding adequately funded innovative programming which will break the cycle of generational poverty. Rather, most federal, state and local efforts are intended to merely insure subsistence--and then only on a limited basis."

Preventive measures are always the most desirable steps for a society to take, but unfortunately we are a society trained, it seems, to respond only to crisis. The pressing problems of a swelling population of poor women and children have reached such massive proportions already that the U.S. Commission on Civil Rights report, A Growing Crisis: Disadvantaged Women and Their Children, calls it "the crisis of the 80s." Governmental policymakers and the private sector, as well as individuals, must inform themselves of the causes for the feminization of poverty and of its dimensions in their communities, and take action to stem what will surely be severe consequences for not only the families of poor women, but for all of our society.

The following figures reflect the differences between FY 1982 and FY 1983 in expenditures for AFDC, food stamps, and Medicaid in the three counties in which the Iowa Commission on the Status of Women held its public hearings on women and poverty.

	Dubuque County	Woodbury County	Polk County
AFDC			
FY '82	$3,574,161	$6,951,882	$19,902,038
FY '83	$4,421,458	$7,254,138	$20,856,202
Food Stamps			
FY '82	$2,582,578	$3,521,700	$12,947,509
FY '83	$3,536,148	$4,137,566	$15,024,560
Medicaid			
FY '82	$6,874,819	$11,155,252	$32,889,339
FY '83	$7,485,742	$12,123,422	$34,730,469

(From the Department of Human Services, December, 1983.)

Endnotes

1. Karin Stallard et.al., Poverty in the American Dream, Institute for New Communications (Boston: South End Press, 1983).

2. 1980 U.S. Bureau of the Census Report.

3. U.S. Commission on Civil Rights, A Growing Crisis: Disadvantaged Women and their Children (Clearinghouse Publication 78, May, 1983).

4. 1980 U.S. Census.

5. Stallard, op.cit., p. 6.

6. 1980 Census. This includes Black female householders, no husband present, with their own children.

7. U.S. Department of Commerce, Bureau of the Census, "Child Support and Alimony: 1978," Series P-23, No. 112 at 1 (1981).

8. 1980 Census.

9. Figures made available from the Iowa Council on Children and Families, Office for Planning and Programming.

10. Barbara Leyser and Adele M. Blong, Beyond the Myths: The Families Helped by the AFDC Program (New York: Center on Social Welfare Policy and Law, 1983).

11. U.S. Department of Labor, Women's Bureau, "20 Facts on Women Workers" factsheet, 1982.

12. Ibid.

13. Testimony from Mikel Johnson, Field Secretary, American Friends Service Committee, (from 1980 Department of Labor Statistics) on September 27, 1983.

14. Stallard, op.cit., p. 19.

15. Mikel Johnson testimony.

16. "Reagan Condemns Public Housing," Dollars & Sense, April, 1983, pp. 12-14.

17. Testimony from Johnetta Cameron, Housing Counselor, Home, Inc., September 27, 1983.

18. Testimony from Melanie Bohl, representative of Planned Parenthood of Sioux City, September 20, 1983.

19. Testimony from Garry Hammond, Hillcrest Family Services, Dubuque, September 15, 1983.

20. Testimony from Jill June, Executive Director, Family Planning Council of Iowa, September 27, 1983.

21. Ibid.

22. Ibid.

23. Testimony from Bridget E. Kluesner, Acting Executive Director, Dubuque Area Project Concern for the Elderly and Retired, Inc., September 15, 1983.

24. Testimony from Robert Jackson, Crossroads Area Agency on Aging, Des Moines, September 27, 1983.

25. Pamphlet on Social Security from the National Organization for Women, Washington, D.C., 1981.

26. A Growing Crisis: Disadvantaged Women and Their Children, p. 5.

27. Ibid., p. 7.

28. Junior League of Des Moines and Children's Defense Fund of Washington, D.C., Child Watch: Looking Out for America's Children, Polk County Analysis of Children's Services, August, 1983, p. 10.

29. Profile of the Diocese of Sioux City, a report prepared by Catholic Charities, Sioux City Diocese, December, 1982.

APPENDICES

APPENDIX A

Statistical Summaries

IOWA DEPARTMENT OF HUMAN SERVICES
BUREAU OF MANAGEMENT INFORMATION
RESEARCH AND STATISTICS SECTION

DIVISION OF MANAGEMENT AND BUDGET
PREPARED FOR ADMINISTRATIVE USE ONLY
REPORT SERIES A-1

MONTHLY PUBLIC ASSISTANCE STATISTICAL REPORT
AID TO DEPENDENT CHILDREN PROGRAM

OCTOBER, 1983

REGULAR ADC	October, 1983	September, 1983	October, 1982
Cases	34,472	34,478	32,473
Recipients	93,033	93,534	88,319
Children	60,131	60,506	57,290
Payments	$11,389,690	$11,391,197	$10,601,753
Avg. Cost per Family	$ 330.40	$ 330.39	$ 326.47
Avg. Cost per Recipient	$ 122.43	$ 121.79	$ 120.04
UNEMPLOYED PARENT ADC			
Cases	4,082	3,920	2,121
Recipients	16,396	15,718	6,698
Children	8,614	8,303	4,337
Payments	$ 1,623,579	$ 1,534,551	$ 735,845
Avg. Cost per Family	$ 397.74	$ 391.45	$ 346.93
Avg. Cost per Recipient	$ 99.02	$ 97.63	$ 109.86
TOTAL ADC PAYMENTS	$13,013,269	$12,925,708	$11,337,598
*LESS NET CHILD SUPPORT RECOVERIES	$ 1,189,407	$ 3,045,284	$ 914,048
ADC NET TOTAL	$11,823,862	$ 9,880,424	$10,423,550
*Gross Child Support Recoveries	$ 1,236,533	$ 3,127,524	$ 952,472
Adjustments to Child Support Recoveries	$ -47,126	$ -82,241	$ -38,423

	THIS YEAR	LAST YEAR
REGULAR ADC TOTAL	$45,073,726	$42,401,578
ADC-UP TOTAL	$ 5,869,771	$ 2,265,283
ADC GRAND TOTAL	$50,943,497	$44,666,861
*LESS NET CHILD SUPPORT RECOVERIES	$ 7,235,904	$ 6,474,319
ADC NET TOTAL	$43,707,593	$38,192,542
STATE	$19,515,440	$17,052,970
FEDERAL	$24,192,153	$21,139,572
*Gross Child Support Recoveries	$ 7,553,377	$ 6,983,285
Adjustments to Child Support Recoveries	$ -317,473	$ -508,966

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The following statistics show the poverty status of families with related children--percentage below the poverty level, in all Iowa counties.

The original source was the 1980 Census, as provided by Dr. Goudy of the Census Service at Iowa State University; percentages were compiled by Jenny and Nate Wood, under the supervision of Kathleen Wood, President of the Iowa Division, American Association of University Women.

Comparable percentages of poverty were shown for those families with children and a husband present, to those families with children and no husband present. In all cases the families headed by women have a larger percentage below the poverty line, with a great number of counties showing a dramatic difference between the two kinds of families.

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Adair — Median Family Income: $ 14,737			
Families with related children.	32.8%	6.8%	17%
Families with Female householder, no husband present, with related children.	84.6%	36.3%	34%
County Adams — Median Family Income: $ 15,158			
Families with related children.	23.6%	12.1%	12.2%
Families with Female householder, no husband present, with related children.	75%	25%	6.5%

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POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Allamakee Median Family Income: $ 15,864			
Families with related children.	21.6%	13.5%	13.9%
Families with Female householder, no husband present, with related children.	90.4%	51.2%	21.2%
County: Appanoose Median Family Income: $ 14,322			
Families with related children.	23.5%	26%	15.8%
Families with Female householder, no husband present, with related children.	90.9%	83.9%	53.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Audubon Median Family Income: $ 15,432			
Families with related children.	23.3%	15.9%	12.7%
Families with Female householder, no husband present, with related children.	100%	66.7%	44.5%
County: Benton Median Family Income: $ 20059			
Families with related children.	16.1%	13.4%	10.4%
Families with Female householder, no husband present, with related children.	49.2%	67.9%	21.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Black Hawk Median Family Income: $ 22,310			
Families with related children.	13.1%	13.7%	6.6%
Families with Female householder, no husband present, with related children.	63.1%	58.3%	26.7%
County: Boone Median Family Income: $ 19,909			
Families with related children.	12%	11.4%	6.4%
Families with Female householder, no husband present, with related children.	76.9%	49.4%	27%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Bremer Median Family Income: $20,952			
Families with related children.	7.6%	8.3%	5.6%
Families with Female householder, no husband present, with related children.	63.6%	52.5%	21.8%
County: Buchanan Median Family Income: $19,336			
Families with related children.	19.7%	12.4%	12.2%
Families with Female householder, no husband present, with related children.	51.2%	24.3%	38.7%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Buena Vista Median Family Income: $ 19,612			
Families with related children.	11.5%	7.1%	6.9%
Families with Female householder, no husband present, with related children.	91.7%	15.6%	24.5%
County: Butler Median Family Income: $ 18,300			
Families with related children.	6.9%	10.6%	8.1%
Families with Female householder, no husband present, with related children.	45.5%	57.9%	23.0%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Calhoun Median Family Income: $ 17,672			
Families with related children.	18.6%	9.9%	6.9%
Families with Female householder, no husband present, with related children.	66.7%	42.9%	29%
County: Carroll Median Family Income: $ NA			
Families with related children.	11.1%	6.5%	6.7%
Families with Female householder, no husband present, with related children.	46.9%	34.3%	10.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Cass	Median Family Income: $ 17,287		
Families with related children.	15.9%	13.4%	9.3%
Families with Female householder, no husband present, with related children.	36.8%	50%	19.2%
County: Cedar	Median Family Income: $ 20,514		
Families with related children.	13.6%	9.8%	8.8%
Families with Female householder, no husband present, with related children.	61.9%	38.7%	18.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Cerro Gordo Median Family Income: $ 20,149			
Families with related children.	12.6%	9.3%	6.1%
Families with Female householder, no husband present, with related children.	60.9%	53.5%	20.2%
County Cherokee Median Family Income: $ 19.171			
Families with related children.	16.8%	11.6%	9.8%
Families with Female householder, no husband present, with related children.	73.9%	38.5%	19.7%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Chickasaw Median Family Income: $ 18,344			
Families with related children.	15.2%	11%	10.7%
Families with Female householder, no husband present, with related children.	28.6%	64.3%	24.4%
County: Clarke Median Family income: $ 14,927			
Families with related children.	23.8%	14.3%	17.9%
Families with Female householder, no husband present, with related children.	60.6%	18.1%	49.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Clay — Median Family Income: $ 19,243			
Families with related children.	9.1%	10.3%	10.2%
Families with Female householder, no husband present, with related children.	31.3%	26%	25.7%
County: Clayton — Median Family Income: $ 16,408			
Families with related children.	18.4%	14.2%	11.1%
Families with Female householder, no husband present, with related children.	72%	46.3%	9%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Clinton Median Family Income: $ 21,247			
Families with related children.	10.3%	9.4%	5.5%
Families with Female householder, no husband present, with related children.	68%	49.5%	17.6%
County: Crawford Median Family Income: $ 18,351			
Families with related children.	16.1%	13%	7.5%
Families with Female householder, no husband present, with related children.	53.3%	43.3%	22.9%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Dallas Median Family Income: $ 21,368			
Families with related children.	10.8%	5.3%	6.3%
Families with Female householder, no husband present, with related children.	74%	34.5%	26.2%
County: Davis Median Family Income: $ 15,809			
Families with related children.	27.6%	28.1%	20.4%
Families with Female householder, no husband present, with related children.	73.3%	~~##~~ 100%	56.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Decatur Median Family Income: $ 14,113			
Families with related children.	24.8%	14.5%	16.6%
Families with Female householder, no husband present, with related children.	20%	33.3%	32.6%
County: Dekalb Median Family Income: $ 18,546			
Families with related children.	18.8%	19.2%	10.1%
Families with Female householder, no husband present, with related children.	50%	88.9%	27.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Des Moines Median Family Income: $ 20,948			
Families with related children.	12.8%	10%	7.3%
Families with Female householder, no husband present, with related children.	61.1%	64%	26.8%
County: Dickinson Median Family Income: $ 18,471			
Families with related children.	8.6%	10.8%	7.1%
Families with Female householder, no husband present, with related children.	44%	72%	22.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Dubuque Median Family Income: $ 22,484			
Families with related children.	11.3%	10.4%	5.6%
Families with Female householder, no husband present, with related children.	59.4%	80.2%	25.9%
County Emmet Median Family Income: $19,545			
Families with related children.	23.1%	11.5%	7.8%
Families with Female householder, no husband present, with related children.	71.4%	48.4%	40%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Fayette Median Family Income: $ 17,579			
Families with related children.	14.5%	8.3%	8.6%
Families with Female householder, no husband present, with related children.	70.8%	42%	40.5%
County: Floyd Median Family Income: $ 18,665			
Families with related children.	13.1%	8%	7.5%
Families with Female householder, no husband present, with related children.	54.5%	57.1%	31.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Franklin Median Family Income: $ 18,240			
Families with related children.	19.6%	15.8%	6.6%
Families with Female householder, no husband present, with related children.	83.3%	48.6%	34.4%
County: Fremont Median Family Income: $ 16,228			
Families with related children.	27.7%	16.5%	15.9%
Families with Female householder, no husband present, with related children.	61%	78.9%	40.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Greene — Median Family Income: $ 17,785			
Families with related children.	24.3%	16.1%	10.6%
Families with Female householder, no husband present, with related children.	72.1%	100%	17.1%
County: Grundy — Median Family Income: $ 20,611			
Families with related children.	8.5%	5.5%	5.7%
Families with Female householder, no husband present, with related children.	25%	33.3%	41.4%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Guthrie Median Family Income: $ 16,254			
Families with related children.	25.6%	15.6%	10%
Families with Female householder, no husband present, with related children.	50%	41.7%	17.1%
County: Hamilton Median Family Income: $ 18,590			
Families with related children.	14%	14.3%	5.2%
Families with Female householder, no husband present, with related children.	25.9%	67.3%	18.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Hancock Median Family Income: $ 18,790			
Families with related children.	6%	10.4%	6.7%
Families with Female householder, no husband present, with related children.	19%	26.3%	29.4%
County: Hardin Median Family Income: $18,891			
Families with related children.	14.2%	11.1%	11.5%
Families with Female householder, no husband present, with related children.	91.2%	75%	30.4%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Harrison Median Family Income: $ 16,635			
Families with related children.	19.1%	13.8%	17.8%
Families with Female householder, no husband present, with related children.	54.1%	58.8%	49.6%
County: Henry Median Family Income: $ 18,577			
Families with related children.	11.9%	9.5%	4.8%
Families with Female householder, no husband present, with related children.	53%	40%	12.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Howard Median Family Income: $ 16,779			
Families with related children.	26.2%	9.4%	13%
Families with Female householder, no husband present, with related children.	58.3%	100%	5.4%
County: Humboldt Median Family Income: $ 18,616			
Families with related children.	11.9%	11.4%	7.2%
Families with Female householder, no husband present, with related children.	80%	52.9%	18.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Ada — Median Family Income: $ 16,407			
Families with related children.	14.6%	18.3%	14.7%
Families with Female householder, no husband present, with related children.	13.3%	41.2%	52.1%
County: Iowa — Median Family Income: $ 20,195			
Families with related children.	13.2%	10.4%	3.6%
Families with Female householder, no husband present, with related children.	58.8%	30.8%	2.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Jackson Median Family Income: $ 19,439			
Families with related children.	14.2%	14.2%	11.7%
Families with Female householder, no husband present, with related children.	58.9%	47.4%	24.6%
County: Jasper Median Family Income: $ 19,582			
Families with related children.	11.7%	10.2%	8.1%
Families with Female householder, no husband present, with related children.	43.3%	45.6%	30.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Jefferson Median Family Income: $ 16,468			
Families with related children.	8.8%	12.6%	10.8%
Families with Female householder, no husband present, with related children.	16.2%	65.1%	31.7%
County: Johnson Median Family Income: $ 22,294			
Families with related children.	11.6%	7.6%	4.5%
Families with Female householder, no husband present, with related children.	36.7%	25.4%	16.3%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Jones Median Family Income: $ 19,040			
Families with related children.	21.3%	10%	5.4%
Families with Female householder, no husband present, with related children.	75%	34.2%	19.1%
County: Keokuk Median Family Income: $ 15,964			
Families with related children.	15%	14.2%	11.6%
Families with Female householder, no husband present, with related children.	55%	53.8%	30%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Kossuth Median Family Income: $ 18,001			
Families with related children.	13.5%	10.2%	11.9%
Families with Female householder, no husband present, with related children.	61.5%	57.5%	24.3%
County: Lee Median Family Income: $ 20,084			
Families with related children.	16.6%	10.7%	6.1%
Families with Female householder, no husband present, with related children.	61%	36.9%	21.5%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Linn Median Family Income: $ 23,194			
Families with related children.	8.1%	7.9%	5.5%
Families with Female householder, no husband present, with related children.	45.4%	42%	20.3%
County Louisa Median Family Income: $ 18,742			
Families with related children.	15.8%	14.4%	10.4%
Families with Female householder, no husband present, with related children.	60%	86.5%	36.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Lucas — Median Family Income: $ 15,592			
Families with related children.	13.4%	17.7%	18%
Families with Female householder, no husband present, with related children.	44.8%	44.4%	39.2%
County: — Median Family Income: $			
Families with related children.			
Families with Female householder, no husband present, with related children.			

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN – PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 – 17 yrs.	With Children only under 6 yrs.	With Children only between 6 – 17 yrs.
County: Lyon — Median Family Income: $ 17,47			
Families with related children.	16.1%	16.6 %	9.7 %
Families with Female householder, no husband present, with related children.	100 %	42.1%	6.5%
County: Madison — Median Family Income: $		18,309	
Families with related children.	21%	8.3%	8.8%
Families with Female householder, no husband present, with related children.	27.7%	24%	33%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Mahaska Median Family Income: $ 16,681			
Families with related children.	14.8%	13.2%	13.7%
Families with Female householder, no husband present, with related children.	30.9%	85.2%	36.8%
County: Marion Median Family Income: $ 19,156			
Families with related children.	11.6%	11.3%	9.3%
Families with Female householder, no husband present, with related children.	62%	46%	24%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Marshall Median Family Income: $ 20,719			
Families with related children.	7.4%	8.7%	7.4%
Families with Female householder, no husband present, with related children.	47.0%	44.8%	25.9%
County: Mills Median Family Income: $ 18,943			
Families with related children.	8.9%	14.0%	6.1%
Families with Female householder, no husband present, with related children.	90.0%	65.9%	16.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Mitchell	Median Family Income: $ 17,237		
Families with related children.	6.1%	17.0%	12.1%
Families with Female householder, no husband present, with related children.	16.7%	25.9%	8.3%
County: Monona	Median Family Income: $ 15,690		
Families with related children.	21.8%	11.5%	17.3%
Families with Female householder, no husband present, with related children.	~~35~~ 60.0%	28.6%	~~57~~ 35.7%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Monroe Median Family Income: $ 16,583			
Families with related children.	10.4%	15.3%	14.2%
Families with Female householder, no husband present, with related children.	0	0	19.8%
County: Montgomery Median Family Income: $ 18,192			
Families with related children.	17.3%	7.9%	9.2%
Families with Female householder, no husband present, with related children.	60.4%	35.9%	22.4%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Muscatine Median Family Income: $ 21,150			
Families with related children.	10.4%	11.8%	9.4%
Families with Female householder, no husband present, with related children.	32%	47.3%	38%
County: O'Brien Median Family Income: $ 17,768			
Families with related children.	11.9%	11.1%	6.9%
Families with Female householder, no husband present, with related children.	76.5%	32%	19.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHI DREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both urder 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Osceola Median Family Income: $ 17.933			
Families with related children.	13.9%	14.2%	10.7%
Families with Female householder, no husband present, with related children.	53.8%	71.4%	43.4%
County: Page Median Family Income: $ 17,081			
Families with related children.	10.3%	10.8%	9.2%
Families with Female householder, no husband present, with related children.	50%	42%	24.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County Palo Alto Median Family Income: $ 17,321			
Families with related children.	21.6%	12.9%	7.1%
Families with Female householder, no husband present, with related children.	69.2%	72.7%	19.4%
County: Plymouth Median Family Income: $ 18,532			
Families with related children.	12.9%	14%	12.2%
Families with Female householder, no husband present, with related children.	66%	52.3%	27.7%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Pocahontas Median Family Income: $ 17,341			
Families with related children.	17.1%	11.3%	17.1%
Families with Female householder, no husband present, with related children.	77.8%	30.8%	22.8%
County: Polk Median Family Income: $ 22,512			
Families with related children.	12.5%	10.7%	6.9%
Families with Female householder, no husband present, with related children.	46.5%	44.8%	25.2%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Pottawattamie Median Family Income: $ 22,512			
Families with related children.	13.9%	13.8%	8.2%
Families with Female householder, no husband present, with related children.	56.7%	60%	25.2%
County Poweshiek Median Family Income: $ 17,859			
Families with related children.	11.3%	18.1%	9.6%
Families with Female householder, no husband present, with related children.	35.1%	34.5%	17%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Ringgold — Median Family Income: $ 12.391			
Families with related children.	38.5%	33.3%	19%
Families with Female householder, no husband present, with related children.	15.4%	45.5%	53.7%
County: Sac — Median Family Income: $ 17.175			
Families with related children.	11.5%	15.5%	9%
Families with Female householder, no husband present, with related children.	41.7%	61.1%	19.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Scott — Median Family Income: $ 23,812			
Families with related children.	11.6%	10.2%	5.1%
Families with Female householder, no husband present, with related children.	52.1%	47.6%	21.3%
County: Shelby — Median Family Income: $ 17,606			
Families with related children.	26%	10.2%	8.8%
Families with Female householder, no husband present, with related children.	80.8%	63.2%	12.7%

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POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Sioux Median Family Income: $ 18,067			
Families with related children.	14.9%	10.8%	8.3%
Families with Female householder, no husband present, with related children.	80%	42.1%	14.3%
County: Story Median Family Income: $ 21,679			
Families with related children.	11.4%	8.7%	5.5%
Families with Female householder, no husband present, with related children.	49.2%	27.5%	20.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Iowa — Median Family Income: $ 18,088			
Families with related children.	14.2%	13.3%	10.6%
Families with Female householder, no husband present, with related children.	47%	72%	37.6%
County: Taylor — Median Family Income: $ 13,913			
Families with related children.	29.5%	21.4%	14.5%
Families with Female householder, no husband present, with related children.	35%	63.6%	10.9%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Union — Median Family Income: $ 16,448			
Families with related children.	8.4%	13.6%	14.5%
Families with Female householder, no husband present, with related children.	44.1%	32.2%	39.2%
County: Van Buren — Median Family Income: $ 14,151			
Families with related children.	29%	15.5%	17.6%
Families with Female householder, no husband present, with related children.	58.3%	100%	37.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Wappelo Median Family Income: $ 17,961			
Families with related children.	14.4%	14.5%	6.8%
Families with Female householder, no husband present, with related children.	63.2%	58.7%	28%
County: Warren Median Family Income: $ 22,239			
Families with related children.	7.6%	8%	3.7%
Families with Female householder, no husband present, with related children.	39%	28.5%	10.1%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Washington Median Family Income: $ 18,183			
Families with related children.	19.4%	15.1%	12.4%
Families with Female householder, no husband present, with related children.	83.9%	4%	22.5%
County: Wayne Median Family Income: $ 13,128			
Families with related children.	20.6%	20.9%	15.6%
Families with Female householder, no husband present, with related children.	66.7%	80%	26.7%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County: Webster Median Family Income: $ 19,981			
Families with related children.	13.7%	11.3%	7.9%
Families with Female householder, no husband present, with related children.	58.2%	57.7%	24.4%
County: Winnebago Median Family Income: $ 17,484			
Families with related children.	13.1%	54.8%	4%
Families with Female householder, no husband present, with related children.	57.1%	65%	13.8%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 - 17 yrs.	With Children only under 6 yrs.	With Children only between 6 - 17 yrs.
County Kennebec Median Family Income: $ 16,777			
Families with related children.	27.5%	16%	7.3%
Families with Female householder, no husband present, with related children.	58.8%	40.9%	16.6%
County: Woodbury Median Family Income: $ 19,223			
Families with related children.	15.9%	16.4%	10.2%
Families with Female householder, no husband present, with related children.	61.6%	57.7%	36.9%

POVERTY STATUS OF FAMILIES WITH RELATED CHILDREN - PERCENTAGE BELOW POVERTY LEVEL

	With Children both under 6 yrs. and 6 – 17 yrs.	With Children only under 6 yrs.	With Children only between 6 – 17 yrs.
County: North — Median Family Income: $ 18,425			
Families with related children.	10.5%	9.5%	10%
Families with Female householder, no husband present, with related children.	66.7%	37.5%	35.5%
County: Wright — Median Family Income: $ 18,537			
Families with related children.	13.9%	7.4%	10.1%
Families with Female householder, no husband present, with related children.	67.4%	18.9%	33.3%

STATISTICAL SUMMARY

A decade-long trend toward the "feminization of poverty" in the United States-- in large measure the result of a rapid increase in the number of single-parent families headed by women-- is evident in Iowa as well, as census statistics and other data show. This trend places new responsibilities and challenges on state government.

Iowa statistics reported here show that:

-- Between 1969 and 1979, there has been a 54.7 % increase in the number of Iowa families headed by women with related children under 18, while all other types of Iowa families showed a slight decline in numbers.

-- Over one-third of these single-parent families headed by women with children under 18 fell below the poverty level in both 1969 and 1979, with 5,169 more such families beneath the poverty level in 1979 than 1969 (although Iowa's overall poverty population dropped during that period).

-- Between 1963 and 1982, the number of divorces each year in Iowa has more than doubled, and the number of out-of-wedlock births has nearly tripled, with 5,062 out-of-wedlock births in 1982, over 2000 to teenage mothers. The reason for the increase in single-parent families headed by women is evident from these statistics, which show a consistent increase over two decades.

-- Between July, 1974 and July, 1983, there has been a 53 % increase in the number of families on the Aid to Dependent Children (ADC) program-- from 25,601 to 39,072, most of the increase the direct result of the increase in single-parent families headed by women on ADC. This increase has occurred despite changed federal eligibility standards in 1981 which eliminated 4700 families with earned income from ADC eligibility.

-- With this increased caseload, ADC payments to recipients have not kept pace with inflation, and the basic grant to a family on ADC today is only two-thirds of what it was in FY 74 in inflation-adjusted dollars.

-- While almost half of all state employees are women, the average woman's salary in state government in 1982 was only two-thirds as large as the average man's

salary. The disparity between women's and men's salaries causes increasing problems as the number of single-parent families headed by women increases.

National statistics (used where Iowa statistics are not available) further show that:

-- While there have been increases in labor force participation rates for women, particularly from female heads of households with children under six, there has been virtually no reduction in the disparity in pay between full-time working women and full-time working men.

-- Between 1970 and 1981, the income-level for mother-only families actually has declined relative to the income-level for husband-wife families.

-- Child-support and alimony awards are fully paid in less than half of the instances they are awarded, and the mean child-support payment actually made has declined in inflation-adjusted dollars between 1975 and 1978.

These trends and statistics point to the need for Iowa policy-makers to re-evaluate existing state polices and programs in the areas of: (1.) welfare reform, (2.) child support systems, (3.) child care and family planning programs, and (4.) pay equity issues. Without action, the "feminization of poverty in Iowa" will continue and reduce the overall quality of life in Iowa for an increasing number of Iowa families.

From the Bruner report

IOWA FAMILIES AND POVERTY STATUS 1979 AND 1969

	1979	1969	% Change 1969 to 1979
All Income Levels			
Families with related children under 18	408,913	400,704	+ 2.0 %
Female Householder, no husband present	46,976	30,364	+ 54.7 %
Two parents, or male householder only	361,937	370,340	- 2.3 %
Below Poverty Level [1]			
Families with related children under 18	41,014	34,145	+ 20.1 %
Female Householder, no husband present	16,681	11,512	+ 44.9 %
Two parents, or male householder only	24,333	22,633	+ 7.5 %
% Below Poverty Level			
Families with related children under 18	10.0 %	8.5 %	+ 17.6 %
Female Householder, no husband present	35.5 %	37.9 %	- 6.3 %
Two parents, or male householder only	6.7 %	6.1 %	+ 9.8 %
Individuals Below Poverty Level			
All individuals	285,989	318,605	- 10.3 %
Individuals in families headed by a woman [2]	64,800(e)	51,027	+ 27.7 %
% of individuals below poverty level in families headed by a woman	22.7 %	16.0 %	+ 41.9 %

[1] Poverty level for a three-person family, as calculated for census statistics, was $2905 per year in 1969 and $5787 in 1979. [2] Figures represent all families headed by a woman, and not just those with related children under 18. The number of such families was 14,680 in 1969 and 18,681 in 1979. No figure for total individuals in families is available for 1979, so the estimate is made assuming the average family size in 1979 was the same as in 1969.

SOURCES: 1979 Data -- Table P-1, "Advance Estimates of Social, Economic, and Housing Characteristics, Iowa", 1980 Census of Population and Housing, U.S. Department of Commerce, Bureau of the Census. 1969 Data — Table 192, "Characteristics of the Population, Iowa", Volume 1, Part 17 of 1970 Census of Population, U.S. Department of Commerce, Bureau of the Census.

From the Bruner report

PAY GRADES, SALARY RANGES, AND MALE/FEMALE BREAKDOWN
OF JOBS IN IOWA GOVERNMENT (EXCLUDING REGENTS JOBS)- 1982

PAY GRADE	SALARY RANGE	NO. WORKERS MALE	NO. WORKERS FEMALE	% OF FEMALE
47	$50,294 to $67,933	2	0	0.0 %
46	47,902 to 64,688	18	2	10.0
45	45,635 to 61,589	14	1	6.7
44	43,451 to 58,614	5	0	0.0
43	41,413 to 55,848	-no state workers-		
42	39,437 to 53,165	16	1	5.9
41	37,502 to 50,627	7	0	0.0
40	35,755 to 48,256	30	2	6.2
39	34,029 to 45,947	6	0	0.0
38	32,406 to 43,784	8	2	20.0
37	30,409 to 41,704	93	9	8.9
36	28,954 to 39,645	49	3	5.8
35	28,101 to 37,794	105	17	13.9
34	26,832 to 35,963	82	2	2.4
33	25,605 to 34,258	199	20	9.1
32	24,398 to 32,677	206	46	18.3
31	23,338 to 31,158	258	30	10.4
30	22,318 to 29,723	255	67	20.8
29	21,466 to 28,371	328	119	26.6
28	20,613 to 27,061	280	145	34.1
27(96)	19,760 to 25,792	238	72	23.2
26(95)	18,907 to 24,690	1043	243	18.9
25(94)	18,179 to 23,587	439	96	17.9
24(93)	17,430 to 22,693	425	470	52.5
23(92)	16,723 to 21,798	290	145	33.3
22(91)	$15,995 to $20,904	594	757	56.0 %
21(90)	15,205 to 19,989	1311	213	15.8
20(89)	14,435 to 19,219	292	372	56.0
19(88)	13,790 to 18,429	158	254	61.7
18(87)	13,187 to 17,680	851	682	44.5
17(86)	12,646 to 16,910	345	191	35.6
16(85)	12,147 to 16,078	299	483	61.8
15(84)	11,627 to 15,262	1066	443	29.4
14(83)	11,170 to 14,560	581	1971	77.2
13(82)	10,670 to 13,936	282	1025	78.4
12(81)	10,421 to 13,208	60	446	88.1
11(80)	10,004 to 12,688	162	724	81.7
10	9,526 to 12,230	73	362	83.2
9	9,048 to 11,814	38	57	60.0
8	8,798 to 11,419	14	58	80.6
TOTAL EMPLOYMENT		10,522	9,530	47.5 %
MEDIAN INCOME LEVEL OF EMPLOYEES		$18,980	12,669	66.7 %[1]

(Median income level of all employees = $15,982)

[1] Ratio of median income level of female worker ($12,669) to median income level of male worker ($18,980).

source: Iowa Merit Employment Department; based on 12/1/82 payroll.

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State study finds women hold most low-paid jobs

By TOM DAYKIN
Register Staff Writer

Women fill most of Iowa's low-paying state jobs and men dominate most of the best-paying positions, according to information collected by the state Merit Employment Department.

That means women outnumber men in the $9,526-$14,560 pay range and men outnumber women in the jobs paying $21,466-$67,933 annually, the department said.

The department presented that information in chart form at the first meeting of a committee studying the "comparable worth" of men's and women's jobs.

The committee will try to determine whether work of comparable worth is being paid comparable wages. The Legislature in its last session authorized a $150,000 study of the comparable worth of state jobs.

The chart includes a breakdown by sex of about 18,000 state employees in various pay grades. The statistics include both merit and non-merit (such as gubernatorial appointments) employees in the executive branch and does not include those who work for the Board of Regents.

In pay grades 13 through 14, which start at $9,526 and reach a top of $14,560, women outnumber men by more than 4-1 — 4,825 to 1,188, the chart shows. In pay grades 8 and 9, with a $8,798-$11,814 range, women outnumber men 115 to 52.

But the chart shows men hold at least 70 percent of the state jobs earning $21,466 or more — up to $67,933 — in grades 29 through 47. Men outnumber women more than 5-1 in these jobs, 1,681 to 321.

State Senator Charles Bruner (Dem., Ames), a committee member, said the figures show a lack of effort to put women in higher-paying jobs and a tendency to pay less for jobs that are traditionally held by women.

"They're paid less because you can get them to work for less than you can get men at comparable jobs," Bruner said.

Clint Davis, deputy director of the Merit Employment Department, said one reason that women dominate low-paying clerical jobs is because "in the back of their mind, they've always seen women in these jobs."

Davis said other possible reasons for women holding the majority of the low-paying jobs are:

- Jobs traditionally held by women — such as clerical and low-level technical positions — are not highly valued.
- Women only recently have begun moving into higher-paying jobs.
- There has been sex discrimination in state hiring.

Davis said adjusting the pay of jobs in relation to their comparable value may be one way to bring more women into higher-paying jobs. He also said the committee should "look seriously at the role models we present to children about what they can and can't do."

	Annual Salary Range Male/Female Breakdown
More Than 70% Male	$21,466.00 to $67,933.00 Male-1681 Female-321
"Even" Mix Male/Female	$20,613.00 to $27,061.00 Male-290 Female-148
More Than 70% Male	$18,178.00 to $28,792.00 Male-1728 Female-411
"Even" Mix Male/Female	$15,998.00 to $22,893.00 Male-1308 Female-1372
More Than 70% Male	$15,205.00 to $19,999.00 Male-1311 Female-313
"Even" Mix Male/Female	$12,147.00 to $19,219.00 Male-1048 Female-1982
More Than 70% Male	$11,827.00 to $15,357.00 Male-1666 Female-443
More Than 70% Female	$9,526.00 to $14,560.00 Male-1188 Female-4825
"Even" Mix Male/Female	$9,048.00 to $11,814.00 Male-58 Female-57
More Than 70% Female	$8,798.00 to $11,418.00 Male-14 Female-86

Des Moines Register 7/23/83

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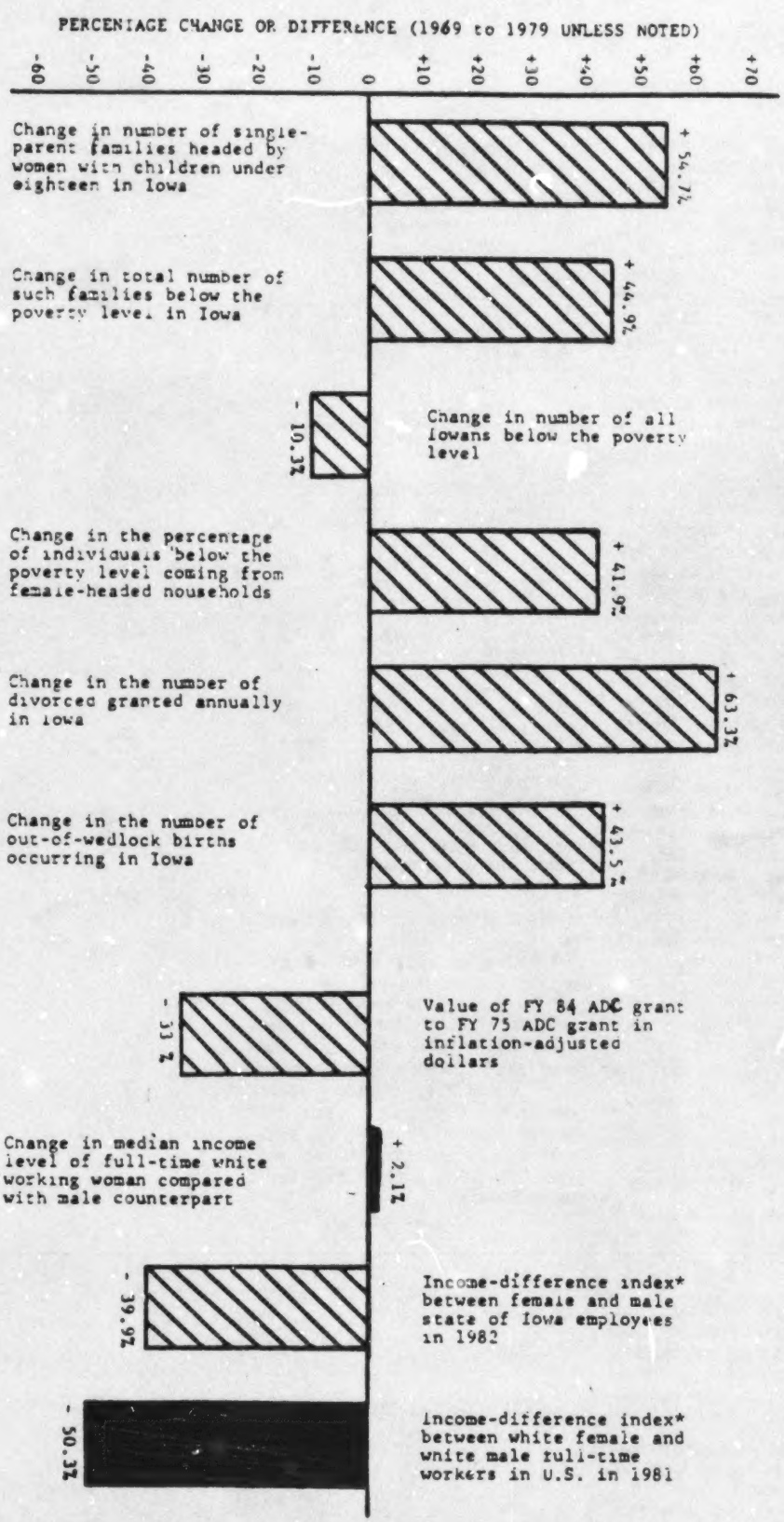
From the Bruner report


TRENDS PRODUCING THE "FEMINIZATION OF POVERTY"
IN IOWA AND THE UNITED STATES
(1969 TO 1979 EXCEPT AS NOTED)
PERCENTAGE CHANGE OR DIFFERENCE (1969 to 1979 UNLESS NOTED)
-60 -50 -40 -30 -20 -10 0 +10 +20 +30 +40 +50 +60 +70
1969 data
1979 data
Change in number of single-parent families headed by women with children under eighteen in Iowa
30,364
46,976
+ 54.7%
Change in total number of such families below the poverty level in Iowa
11,512
16,681
+ 44.9%
Change in number of all Iowans below the poverty level
- 10.3%
Change in the percentage of individuals below the poverty level coming from female-headed households
16.0 %
22.7 %
+ 41.9%
Change in the number of divorced granted annually in Iowa
6,995
11,426
+ 63.3%
Change in the number of out-of-wedlock births occurring in Iowa
3,065
4,197
+ 43.5 %
Value of FY 84 ADC grant to FY 75 ADC grant in inflation-adjusted dollars
n.a.
n.a.
- 33 %
Change in median income level of full-time white working woman compared with male counterpart
57.9 ¢
59.1 ¢
+ 2.1%
Income-difference index* between female and male state of Iowa employees in 1982
n.a.
n.a.
- 39.9%
Income-difference index* between white female and white male full-time workers in U.S. in 1981
n.a.
n.a.
- 50.3%
★ Index of income-difference = woman's median income - man's median income / (woman's + man's median income)/ 2

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POVERTY IN DIOCESE OF SIOUX CITY

- In 21 of 24 counties in Diocese of Sioux City, at least 10% of the persons living in each county, had incomes below the poverty level in 1979. The numbers of poor persons ranged from 8% in Humboldt County to a high of 15% in Monona County.

- Persons who are 60 years or older make up a significant percentage of the poor in each county. There were no statistics available from Boone, Buena Vista, Calhoun and Carroll counties. An average of 23% of the poor are persons 60 years or over in the 20 counties for which figures are available. The percentage in each county ranges from a low of 15% in Sioux County to a high of 33% in O'Brien County.

- Supplemental Security Income (SSI) is a benefit to help the poorest of the poor. Figures for the State of Iowa show that 75% of the elderly recipients are women and that 58% of the blind and disabled recipients are women.

- 4824 persons received Supplemental Security Income (SSI) in the 24 counties of the diocese in 1980. 46% of these persons were elderly. The average monthly benefit paid ranged from a low of $53.40 in Boone County to a high of $114.30 in Webster County.

- 5716 families received AID to Families with Dependent Children (AFDC) benefits in February, 1981 in the 24 counties of the diocese. These families included a total of 15,288 persons. The average monthly benefit paid ranged from a low of $280.69 in Carroll County to a high of $316.05 in Osceola County. It should be noted that federal budget cuts in this program combined with regulations tightening eligibility enacted in 1981-1982 have reduced the numbers of persons receiving benefits as well as the amount of the benefit.

- 97,094 persons received Social Security benefits in the 24 counties of the diocese in 1980. This is 18.9% of the area's total population.

- The average monthly benefit paid men in the 24 counties ranged from a low of $296.00 to a high of $342.68.

- The average monthly benefit paid women in the 24 counties ranged from a low of $207.60 to a high of $245.20.

- The average monthly benefit paid retirees (persons who are receiving benefits on account of their own work) in the 24 counties ranged from a low of $272.80 to a high of $301.50.

- 69,880 - 71.9% - persons in the 24 counties receiving benefits were 65 years or older.

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- Nationally, it is estimated 52% of Social Security recipients will be women; either as workers or dependents. The average monthly benefit in 1980 for all women was $230 or $2760 per year. The average monthly benefit for all men was $339.00 or $4068 per year.

- Nationally, sixty percent of single women (widowed, divorced, separated, never married) over 65 have income <u>only</u> from Social Security.

- Food stamps were received by 8752 households in the 24 counties in 1980. These households included 22,767 persons. The average monthly benefit ranged from a low of $25.57 to a high of $31.88.

  Increases in unemployment and/or underemployment plus reduced benefits to persons on public assistance have resulted in an increase in recipients of food stamp benefits in 1982.

SOCIAL SECURITY BENEFITS - 1980

(24 COUNTIES IN NORTHWEST IOWA)

COUNTY	TOTAL NUMBER RECIPIENTS	MEN	AVERAGE BENEFIT	WOMEN	AVERAGE BENEFIT	RETIREES*	AVERAGE BENEFIT	NUMBER OF BENEFICIARIES OVER 65
Boone	4782	1664	$331.40	2734	$229.00			
Buena Vista	4307	1565	328.30	2388	223.00	2482	$285.70	3322
Calhoun	3192	1160	318.90	1796	220.10	1764	283.20	2502
Carroll	4373	1495	314.20	2380	218.50	2374	276.50	3202
Cherokee	3004	1101	326.10	1676	228.30	1716	289.30	2328
Clay	3244	1147	323.10	1797	226.80	1858	285.00	2447
Crawford	3397	1249	296.00	1805	207.60	1882	265.80	2538
Dickinson	3229	1258	321.80	1712	221.00	1908	285.30	2428
Emmet	2470	883	330.60	1373	224.20	1387	284.30	1861
Greene	2683	945	328.60	1521	231.50	1521	292.50	2102
Humboldt	2450	895	339.40	1322	222.80	1344	298.00	1830
Ida	1887	704	307.60	1061	211.00	1063	273.10	1520
Kossuth	4011	1459	326.90	2165	220.70	2157	288.40	3057
Lyon	2338	867	309.00	1280	209.80	1238	277.00	1841
Monona	2702	1068	308.50	1441	213.50	1546	278.00	2103
O'Brien	3574	1311	315.00	2010	217.20	2043	272.80	2836
Osceloa	1713	663	322.30	938	212.50	937	284.50	1354
Palo Alto	2768	1017	313.50	1483	217.70	1489	280.40	2081
Plymouth	4288	1565	317.70	2293	214.70	2332	280.80	3257
Pocahontas	2610	939	326.70	1448	221.20	1449	288.60	2021
Sac	3187	1183	320.30	1788	215.50	1800	282.90	2533
Sioux	4753	1715	316.80	2596	209.70	2414	282.00	3613
Webster	8343	2904	342.60	4657	245.20	4901	301.50	6204
Woodbury	17,789	6165	340.00	9756	242.70	10,556	299.00	12,900

*The definition of retirees under social security is those persons who are receiving benefits on account of their own work.

APPENDIX B

General Testimony

AMERICAN ASSOCIATION OF UNIVERSITY WOMEN

STATEMENT PREPARED FOR THE PUBLIC HEARING SPONSORED BY THE IOWA COMMISSION ON THE STATUS OF WOMEN ON "The Feminization of Poverty...Is This Happening in Iowa?"

More than at any other time in recent history, today's poor are likely to be women. With certainty, we know now, that whatever progress against poverty was made in the seventies, it has been completely offset by the increase in poverty suffered by women. The War on Poverty produced both winners and losers. Unfortunately, the losers were mostly women and the result has been a striking redistribution in the overall pattern of poverty.

Nationally, the decline in poverty was considerable for male-headed families and male unrelated individuals-- from 13.7 million in 1969 to 11.6 million in 1978. For the comparable female group, however, the numbers increased from 10.4 to 12.9 million, surpassing those of the male group. Similarly, in Iowa, the number of female-headed families living with incomes below the poverty level increased by over 5,000 during that period, in spite of a drop in the overall poverty population. According to Diana Pearce, of the Center for National Policy Review at Catholic University, "The decade of the seventies was characterized by a double trend: More of the poor were women, and more women, especially those heading families with minor children, became poor."

This dramatic shift to women in the poverty population, at the same time that total numbers of poor families remained relatively constant, prompted the grim prediction in 1980, by the National Advisory Council on Economic Opportunity, that if the trend goes unchecked, the poverty population in this nation will be composed solely of women and their children by the year 2000.

The profile of the American Family is no longer the statistical (or, perhaps mythical) 2 parents and 2 1/2 children with a male breadwinner. However one views the change, it is a fact that single-parent families headed by women are increasing in number, both nationally and in Iowa. And, as the total numbers of this group increase, so do the numbers of their poor. It is not that the rate of poverty for female-headed families has increased (that rate has traditionally been high); it is rather a case of applying that same high rate to greater numbers of unmarried women with families to support.

A recent study: "A Growing Crisis: Disadvantaged Women and Their Children," points to the correlation between marital status and economic well-being and calls it an increasingly "harsh reality" in this latter half of the 20th century. As an indicator of financial well-being, today, marital status matters more than labor market status.

It would be reasonable to ask at this point, why such a tragic and disproportionate impact on women, given years of anti-poverty programs and anti-discrimination laws? And, indeed, much has been written on that very subject. One study, "Women and

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Children: Alone and in Poverty," put it simply, "Women are poor for different reasons than men are poor." For example, men do not generally become poor because of sexism in the workplace, divorce, and certainly not because of pregnancy. Women do. The study further suggests that social programs designed to combat poverty do not work for women because they are based on a male model of poverty and do not take into account the special nature of women's poverty.

The generally accepted antidote to poverty is employment. For a mother with young children to support, however, a job is more often NOT the solution. One of the more obvious reasons for that conclusion is that deeply rooted and traditional occupational patterns persist, and continue to keep women at low levels of pay. In 1981, the National Advisory Council on Economic Opportunity reported that if women were paid the wages that similarly qualified men earn, half of those families now living in poverty would not be poor. The disparity in wages between men and women has attracted much needed research. Yet, whatever the results of that study, it is clear that women are distinctly disadvantaged by the earnings gap in their quest for economic security and independence.

Interacting with women's limited opportunity in the labor market as a cause of poverty among women who head families is the American expectation that women should carry the major burden of rearing the children. Women are expected to anticipate interruption of their jobs or careers to bear and raise children, or to meet related obligations. By an overwhelming majority, women are granted custody of the children when a marriage is dissolved. The intent of this statement is not to moralize or to question whether or not the burden of child rearing is a woman's job. It is, rather, to point out the economic cost, which is now principally borne by women.

That economic cost to women may show up in various ways, but at least two are obvious. The first is in her choice of work. A job that requires overtime or travel may often be rejected because of the interference it promises in her obligations to the children. Committment to a career is often sacrificed until the children are older, and when it may be too late. At other times, a mother finds herself migrating in and out of the labor force to meet her children's needs, only to find upon her return to the workplace, she must begin again with a low-paid entry-level job.

Another economic cost to women, and one which contributes to the poverty of women, is the actual cost of day care for the children of employed women. That cost is usually considered a woman's responsibility, either because her work outside the home triggers the expense, or because she has custody. Statistically, it has been said that if the costs of day care were subtracted from the incomes of employed mothers, the numbers of poor families headed by women would be substantially increased. Given the economic costs, it cannot be too surprising that many women elect to remain at home in the traditional role of mother and homemaker,

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and to accept the meager benefits of the public welfare system. Unfortunately, that decision is also one that comes at great economic cost--a cost that locks young women and their children into a system that only perpetuates their poverty.

The conflicting demands of motherhood and employment, as a single parent, presents a hurdle to financial stability for women that men rarely know. Success in a career or on a job does not permit the distraction and concern for children that accompany a woman to the workplace. Quality and affordable child care is an essential element for a mother to work at a level that will achieve even the minimum of economic self-sufficiency. The need for such care is now only minimally met--and less is promised.

Social welfare policies reflect society's ambivalence about the role and status of women. Despite today's expectation that most adult women will work outside the home, their jobs are seen as secondary to family responsibilities. As those attitudes and expectations are reflected in welfare policies, poverty is guaranteed. Employment efforts to reduce welfare dependence among women are blunted by traditional views of women's economic and social dependence and a concern about maintaining family stability at all costs--costs borne by women. Increasingly, a disproportionate number of women are finding themselves locked into a combination of welfare assistance and marginal employment. Although no one questions the economic and social importance of the home, its maintenance and care are delegated almost entirely to women without economic reward or recognition.

The "moral value" of such an arrangement is consistently reinforced by our institutional structures: the schools, the church, the state--and the family, itself. Somehow, women are expected to rise above their critical and immediate need for economic independence and financial security and, at the same time, preserve and protect the traditional family structure. While unlikely that such an economic model of women's work was ever justified, it has become an impossible one in the 1980's.

A second group of poor women in America is the elderly woman. She, too, faces a far greater risk of being poor than her male counterpart. Of the elderly poor, more than 70% are women, a statistic compounded by the fact that women over 65 years of age are now one of the fastest growing segments of the population. It has been reported that over 60% of elderly women rely solely on Social Security benefits for their retirement years--benefits which are considerably lower than for men because of their traditional dependent status and lower earnings.

Women's income, by whatever measure, is always less than that of men, and it tends to decline still further as women grow older. Poverty for women is progressive--the older, the poorer. At the very time in her life that a woman is alone and in failing health, she may have to exist on a lower income than at any other time in her life.

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The disparity in income levels between elderly men and women is directly linked to the sources of that income. While Social Security was never meant to be a primary source of income, it has, nevertheless, become the only source for many older women. Also true, is that women receive considerably lower Social Security benefits than do men ($335.13 in March 1982 compared to $432.63 for men). The inadequacies and inequities of the Social Security System for women have long been a matter of public debate, and reforms have long been proposed and urged. Yet, today all discussion of reform is overshadowed by the question of its solvency.

The issues of Social Security reform might be less compelling if private retirement pensions were more available to women. That too, however, is fraught with inequity and uncertainty. Because of the need to remain employed for the length of time required for vesting, all too often in conflict with family needs, women rarely receive entitlement in their own right. It is a dear economic penalty that is exacted of the woman who values and responds to her family needs, while at the same time jeopardizing her own financial security in retirement. In fact, women's retirement security is severely limited by an economic system that places no monetary value on her work in the home, and, at the same time, undervalues her work in the marketplace. When seen in the harsh and cold light of statistical evidence, the American dream of a comfortable and financially secure retirement fades rapidly for women.

I regret to say that statistics on the economic status of elderly women in Iowa were not available at the time of this writing, in spite of inquires to the Commission on Aging, the Office of Planning and Programming, and the Public Library. We would urge the Commission on the Status of Women to make every effort to secure this data from the Census Bureau in order to complete the portrait of poverty and women in the state of Iowa. Nationally, the issue of poverty among elderly women is a compelling one, and there is little reason to doubt its existence in Iowa. Indeed, a visit to any one of the retirement homes for the low-income elderly, or a publically funded nursing home will substantiate the disproportionate numbers of women.

Difficult as it is for women to secure constitutional equality, this new challenge for economic equity, if not survival, will be even more difficult--for the poor have little voice and no power. That has never been more evident than today, as programs to assist the poor are being cut in tribute to the reduction of public debt. Meanwhile, the poor, who are mostly women, are allowed to become the victims of a vague and hoped-for trickle down economic policy that has yielded little in hope, and much to the burden of poverty. At the very least, the sexism that continues to prevail in the labor market must be eliminated to assure women a wage comparable to that of men. Affordable and quality child care is an absolute necessity to enable working mothers to become economically independent. And, finally, women

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must be provided an equal opportunity to build a financially sound retirement for themselves through a system that takes into account the economic contribution of maintaining a home and raising the nation's children. No longer can we afford to ignore the vast social change of the past decade or continue to permit a social policy that assumes and reinforces economic dependency for women.

The increasing poverty among women is a trend that must not be allowed to go unchecked. It makes a travesty of equity and justice, and a mockery of hope for millions of women and their children. Even in the face of our present economic dilemma, we must develop a public policy that will recognize the tragedy and urgency of the "feminization of poverty."

On behalf of the Iowa Division of the American Association of University Women, I thank you, the members of the Iowa Commission on the Status of Women for the opportunity of presenting our statement today. This is an issue of vital concern to our organization, and at our national convention in June of this year, the following resolution was adopted:

> Be it resolved that AAUW directs the Association Legislative Program Committee to work
> 1. to create public awareness of the tragedy and urgency of the increasing "feminization of poverty";
> 2. to correct the inequities and economic burdens of women who head households; and
> 3. to develop a plan of action toward a national policy that recognizes women's need for economic independence and financial security.

The hearings you have sponsored will do much to create a public awareness of this growing problem of poverty and women. The "feminization of poverty" is a social, economic and moral issue that is critical to the 1980's, and we commend you for drawing attention to it.

Prepared by Alice McKee
Consultant to AAUW Legislative Program

September 23, 1983

Kathleen Wood, President
Iowa AAUW
636 42nd St., Des Moines 50312
277-2365

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Date: September 20, 1983

Testimony Presented To: Iowa Commission on the Status of Women

Testimony Presented By: Dave Nichols, Planner
Woodbury County Community Action Agency
2700 Leech Avenue
Sioux City, Iowa 51106

There are two aspects of the topic "The Feminization of Poverty" I would like to share with the Commission. The first aspect incorporates an examination of data compiled by Woodbury County Community Action Agency (WCCAA) relevant to women in poverty while the second involves purely personal observations based upon my experiences as the child in a single-parent poor family.

Data compiled by WCCAA indicates that:

(1) female residents of Woodbury County are disproportionately poor and also as a group are the poorest of the poor, and

(2) women whose middle or upper income economic status is reliant upon a spouse or second earner are vulnerable to becoming poor.

WCCAA client data interpretation reveals that in Woodbury County, 60.4% of the agency clients were females. The 10,765 female, low-income residents of Woodbury represent 10.7% of the county's total population and span in age from infants to centurians. Approximately 45% of female, low-income residents of Woodbury County are less than 20 years old, 32.4% are between 20 and 55 years old, and 27.6% are 55 years or older.

Not only are women disproportionately poor, their incomes make them the poorest of the poor." The average cash incomes for ADC recipients in 1982 was 42% below the federally defined 100% of poverty level. An average monthly income of $375 or $4,502 annually left those families $3,258 below the defined minimum subsistance level. The other primary income source for poor female headed households was retirement, disability and/or supplemental income benefits. These three income sources are often the sole income of elderly single female householders. In 1982, households receiving income from these sources had an average annual income of $5,316 or $443 per month; this income level falls 31.5% or $2,244 below the 100% of poverty standard.

Low-income female householders are also more likely to live in rural Woodbury County (20.2% compared to 13.6% for non-poor households); to not be in the labor force or participating in the fringe of the labor force in low-skill, low-paying, and temporary or part-time employment; to be less educated; and to have reduced ability and opportunity to avail themselves of avenues for upward mobility.

Overwhelming evidence indicates that the primary influence on the economic status of women is the presence of a spouse or second bread-winner. Of WCCAA's clients, 68% of the heads of households are single (13.9%), separated (8.5%), divorced (21.2%), or widowed (24.4%). Generally, the bulk of the poor adult women and female children are poor as a direct result of one of the above forms of bread-winner or second income earner. Once thrust into poverty, however, other factors influence adversely a female's ability to move out of poverty. These factors include, but are not limited to, the following:

-- lack of marketable job experience and skills.

-- lack of specialized or advanced education or training.

-- inability to "afford" to replace public income and benefits with entry level wages, lack of benefits and work-related expenses.

-- attitudinal and social barriers to employment due to age, sex, marital status, or existence of dependents.

-- intensive competition for employment opportunities due to a surplus labor pool and stagnant job market.

I have included two documents with this testimony for your information and review. WCCAA's Fiscal Year 1983 Annual Report provides a review of WCCAA's programmatic activities which primarily provide service to females. The second document, Energy & Poverty, examines the dimension of the impact of home energy costs on low-income households.

Over the past two decades, I have had the opportunity to personally experience the existence of women in poverty. My involvement in a family that has a poverty rate in excess of 70%, across three generations, and predominantly composed of female-headed households has allowed me to form strong personal convictions on the issue of women in poverty. This experience includes participating in the poverty of two sets of grandparents, residing in a single female-headed household which was reliant on public assistance, and being involved with the poverty experience of three sisters, two uncles, three aunts, two great-aunts, and other extended family members.

These experiences have taught me that contrary to often-popular opinion:

(1) women in poverty are good, honest, well-intentioned individuals who are trapped in bad situations. Their dreams, hopes, and aspirations are those of all people. However, divorce,

death of a spouse or low economic earning power have crushed them between what they want and need for themselves and their dependents and what they can provide. Their lives often become mixed in cycles of struggling to get ahead, to find their way out of the maze of poverty and resigning themselves to a life which opportunity and hope have passed by.

(2) the first three years are the most significant. From the point of entry into poverty as an adult, the first three years are critical in determining the future economic status of a female-headed household. Whether poverty status results from death of a spouse, divorce, or a failure to obtain the dreams of youth, the initial impact of existing in poverty tends to be one of frustration, self-doubt, and isolation. The ability of the individual to overcome these attitudes and plan and implement actions to improve their economic status largely determines the future of the household. Thus, early intervention at the point of entry by sensitive professionals is critical.

(3) social attitudes and institutions are misdirected and burdensome to women striving to move out of poverty. The focus of social attitudes and institutions directly and adversely affect women in poverty. By stressing their "inabilities", "inadequacies" failure, providing maintenance and guidance, and limiting avenues of opportunity, all levels of society have created social barriers to upward mobility for low-income women. Wage structures, traditional employment conditions and positions, regulations by public support agencies which close off avenues of advancement and prevailing attitudes which blame victims of poverty for their condition hamper efforts by low-income women to move out of poverty. Aggressive efforts should be undertaken to examine social attitudes and institutions and to counter misconceptions, misguided regulations and unnecessary and burdensome barriers to opportunity for low-income women.

(4) Finally, a multi-dimensional approach to the solution of the problem of the feminization of poverty should be undertaken. In the name of cost-effectiveness and due to implicit biased attitudes about women in poverty, services to low-income women have increasingly become centralized, uniform and limited. Rather than recognizing that each <u>woman</u> in poverty is an individual, programs have been orientated toward addressing the generic "problem" of <u>women</u> in poverty. However, the door of opportunity for one woman out of poverty may not and often will not be open to other women in poverty. A variety of opportunities, of avenues to escape poverty, must be made available. Vocational training, college education, community jobs, personal or group support groups, job skills and search training, affordable child care, flexible income support rules which encourage employment, and countless other avenues of opportunity must be made available.

I am firmly convinced that fundamentally no individual desires poverty for themselves or other household dependents. Society's responsibility to these individuals goes beyond helping them "survive".

Indeed a society of compassion must provide a variety of responses to the misfortunes of its fellow citizens and thereby provide an environment conducive to assisting those retain dignity and hope and opportunities for obtainment of economic and social independence.

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Hearings Conducted By Iowa Commission on the Status of Women
St. John's Episcopal Parish, Dubuque
Thursday, September 15, 1983

Testimony:
THE FEMINIZATION OF POVERTY ... IS THIS HAPPENING IN IOWA?

The examples cited in this paper are taken from cases of women who have become clients of the Adult Re-Entry Program at Northeast Iowa Technical Institute in Calmar, Iowa. Many of the clients are displaced homemakers (some 250 in three years) who have sought help to improve their lives. Other Adult Re-Entry clients are unemployed men and women who face lives of poverty unless suitable jobs open up for them.

In this paper I will try to show two aspects of the feminization of poverty. In the first place, divorce itself plunges women and their families into poverty, especially women who have chosen to stay home to raise their children. The divorce and the resulting involvement with the legal profession is complicated by their lack of funds. Often women do not seem to get fair treatment at the hands of the legal profession. In the second place, the AFDC program offers no incentives for women to be self-supporting.

Divorce itself is the first rude awakening for many women. Often the checkbook leaves with the husband. It may be her first experience with handling finances or, more often, the lack of finances. She finds herself with no financial assets.

The emotional problems of divorce are only compounded by the financial and legal ones. A number of women have expressed disillusionment with the legal profession. They do not know what to expect from an attorney nor how to get action. When the husband pays the attorneys' fees (because the wife has no access to funds), it is hard for the wife's attorney to represent her position fairly. In some of the cases we've heard of the wife might have done better without an attorney.

One woman was literally locked out of her home and had no access to even her own clothes. Her husband proceeded to sell off valuable items in the house, which had been jointly owned. The Court did nothing to rectify the situation.

In another instance the client's home was being sold as part of the settlement. The husband got the pickup and all his expensive tools - these were not part of the whole estate. Her pay, as a part-time cook plus what her children earned, placed the family just over the AFDC guidelines. She has been forced to move into

substandard housing and can afford no health or life insurance.

One client left with her two children and only what she could get in the car. She can't get the rest of her belongings, such as furniture, nor can she get incidentals such as Christmas decorations.

In another instance, the settlement provided for the husband to make the payments on two loans. He declared bankruptcy and now sits unbothered with his "necessities" while the wife is harassed by finance companies who are trying to get her to pay off her former husband's creditors.

Attorneys' fees are very high and their advice to women is often "Don't rock the boat." Many women end up with barely enough resources to maintain their families. Many times their lawyers have simply not been adequate advocates for them. Courts have not been helpful with very unfair decisions. One device we have used many times is the document published by the Iowa Commission on the Status of Women entitled "Divorce: Things To Consider." It has been most helpful.

Before discussing the aftermath of divorce for women, it is pertinent to comment on the effects of poverty on children. Dr. James Garbarino at a conference in Decorah entitled "Families: Feeling Up In Down Times," said economic depravation has a profound negative effect on children and is directly related to an increase in child abuse. Both sporadic dips into economic depravation and long-term poverty will affect children adversely.

There are two facets of the feminization of poverty which should be noted. The first is the fact that many women have few marketable skills which they can turn into self-supporting incomes. So, they are forced to take low level jobs (in status, income, and benefits) which practically guarantee their continued poverty. Jobs such as dishwashing, cleaning, cooking, waiting tables, and baby sitting are the first ones they seek and get, unless they are lucky enough to have a healthy industry close by. These jobs offer few, if any, benefits - are usually part-time, and may actually bring on new problems. One client was treated for alcoholism but still feels inadequate for any jobs except in a bar or restaurant.

There are also quite a number of displaced homemakers as well as homemakers who are not displaced who do not recognize the considerable skills they do have. Many such women have marketable skills but their low self-esteem gets in the way of their recognition of that fact. It takes an outsider to open their eyes to the useful skills and the resulting options they possess.

Programs such as the Adult Re-Entry Program with its active outreach and one-to-one service are effective in showing displaced homemakers and other adults alternatives for their lives. These programs should be funded and encouraged to develop creative services and ways of dealing with all adults. Such programs should not be bogged down

with restrictive rules and procedures.

The second facet of life for single parents which I would like to address concerns AFDC and the disincentives it offers to branch out and experiment with jobs. One client was a waitress and correctly reported her tips which put her $6.00 over the limit. Two months later her grant was drastically reduced which happened to be the same time her hours had been cut back. With two children, 15 and 11, she faced at least one very lean month financially.

Recipients seem to be limited to the meager amount of the grant. They do not receive child support payments directly so they cannot develop any kind of savings to deal with emergency situations. A job which pays minimum wages will get a woman off AFDC but it will also cut off her medical benefits and food stamps. However, such a job does not give the woman an adequate wage to make up for these benefits. One client lived without her grant for two months because she had received a small inheritance from an aunt.

Anyone who decides to take a low paying job because they are morally opposed to being on welfare will be destined to a life of poverty, unless some unusual good luck comes her way.

AFDC offers a living which assures families of sufficient food, medical help and shelter. As such, it is vitally needed and is a foundation many families could not live without.

The purpose of the program should be to provide this undergirding of support to families until they can rise above the poverty level. Women should be encouraged to take training which would lead to good jobs (for some this may even be four years of training) which can truly support a family. Even if they have a job which puts them slightly over the limit for an AFDC grant, medical benefits and maybe food stamps should be continued. Training programs of various kinds should be available to AFDC recipients with appropriate supportive services. This approach offers the only chance for such a woman to rise out of her subsistence level of living to become a tax-paying citizen. She prefers it and we will all benefit.

The feminization of poverty is happening in Iowa. I have tried to show two aspects of it. Divorce itself often begins the process because most of a family's financial resources become the husband's The AFDC program, which many women are forced into, perpetuates the process. Services which offer a woman and her family an opportunity to break this downward cycle should be encouraged and supported.

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When I was growing up, (in the safe, middle class, midwest), poor was The Five Little Peppers if you wanted a little romance, the starving children in India if you were more into reality. In any case, I spent the first 24 years of my life untouched by poverty except on television, and never expecting to be anything even remotely considered poor. I have since learned to expect the unexpected.

In spite of the escalating divorce rate, I'd always held on to the ideal of marriage being a "Til death do us part.." proposition. What I had not considered was that the statistics on domestic violence might one day include me. Two years ago, I faced the reality that death might part us alot sooner than I had anticipated if I did not leave my husband and try to make a life for my son, [redacted] and myself.

I did not have much time to consider the situation, or contemplate a rational way out. The details're irrelevant now, but the end result was that I sound myself sitting at my friend, [redacted] house, in the middle of the night, with $2.52 in my pocket, no job, and a two-year-old child. I was barefoot. In spite of the snow on the ground, there hadn't even been time to grab a pair of shoes. I would go back the next day while he was at work, but I knew I could never go back to live.

The police had suggested that I go to a home for battered women; [redacted] suggested I move in with her. [redacted] house was small, and [redacted] and I ended up sharing a bedroom that was smaller than some bathrooms I've had, but we formed what Sue and I refer to as a "non-traditional family unit with co-wives" and made the best of it.

My first priority was finding work, and the prospects looked grim. I'd quit college when I married, and hadn't been in the job market long prior to that. I did have experience in several aspects of newspaper publication and advertising, but not enough. The economy was in a slump and the job market was tight. The first available job was a grave-yard shift in a truck stop waiting tables, and I was glad to get it. One night of bad tips and getting pinched was enough to convince me that this was not my idea of a life-time career, so the next day I enrolled at [redacted] just in time to start during third term. [redacted] cashed in some bank notes and loaned me the money to get started and I applied immediately for a student loan. To supplement my less-than-minimum-wage income, I started making donuts in the school cafeteria.

By this time, (two weeks after having been a traditional housewife), my income was about $50.00 a week, and my schedule something like this: donuts and the school dish room from 6:30 am until 9:30, home to get Jonah's breakfast, school from 10:40 until 3:00, home to study, spend time with Jonah and get ready for work, the truck stop from 10:00pm until 6:00 am. Once in awhile I slept for a couple of hours.

I know that half the people I met during that time thought I was a bit of a basket case. I was nervous, a little erratic, and a lot bitter. It showed. Lack of sleep, lots of pressure, and mass amounts of caffeine will do that to a person. For the most part, the people around me were supportive, but there were

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exceptions. I remember [redacted] at school for example, who, when I went in to discuss a term paper that had to be late, told me that if I couldn't handle marriage and life any better than that, I had no business going to college. I refrained from saying, "Okay lady, then what the hell do you suggest?", and turned in a term paper she refused to read.

That horrid, hectic pace didn't keep up long because the truck stop closed and we were all laid off. It was three months before I found another job. [redacted] and I juggled the kids as best we could while I lived off part of my student loan and did anything reasonably legal and moral to earn money. Much as I hate to admit it, my personal ethics flagged some. I wrote and sold three term papers for other students. It was cheating in the purest sense of the word, but it put food on the table, and things were down to that.

By late spring, I had found a summer job at a greenhouse which paid the most I'd ever made - $4.50 an hour. I was going to summer school, but the class load was light, and for a while things were looking up. My husband had begun seeking treatment for chemical dependancy and several related emotional problems, and we made repeated attepts at reconciliation, but it became evident that the situation was still beyond salvation.

Then in September of last year, in the short space of about three days, everything fell apart again. My grant had fallen short of being quite enough to cover my expenses for the coming fall term at school. I had planned to squeeze the remaining amount out of my already too small paycheck. Not so. Unexpectedly, and in spite of birth control, I was preganant again. The same day this was confirmed, I got the results back from my third PAP test in two months. There was an increasingly abnormal cell growth. The medical bills were going to be horrendous. Needless to say, I had no medical coverage. ADC was the only option I had left. I, Miss Middle-Class Midamerica, had just become a welfare mother.

I took out another student loan and stayed in school through my due date, (once again, [redacted] had loaned me the money to get back in), My son was born in May, and I have spent this summer getting my health back in shape. Although I am healthy again, I am still collecting ADC for my two children. I am now attending [redacted] full-time plus, and intend to over-load beginning next term so that I may get in as many factors of flexibility and versatility possible to face the job market. When I graduate, it will be with a major in [redacted] and minors in [redacted] and [redacted] and [redacted] Until then, however, I am still not qualified for anything over minumum wage. In the meantime, ADC is less income than I could make waiting tables, but I have the time to study and be an effective mother. What I don't have is enough money to live on.

The disturbing thing about ADC and other social programs is that they are essentially geared toward the potential life-time recipient and may actually inhibit motivation toward self-improvment and upward-mobilization. Speaking for myself, once my phone bill, rent, etc., is paid, I have $8 per month left, which does not cover things like toilet paper and diapers, let alone school expenses, child care and transportation costs. If I were to sit home, I might be able to exist on this amount, ($305 per month). If I am to become an educated, productive member of society, I cannot. While there are social programs designed to help cover these expenses, participation in them essentially amounts to giving up any remaining measure of independance and becoming embroiled in a social system that once entered, is almost impossible to escape from. In addition, any help received

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here, is going to be cut off there. Student loans, grants, and scholarships for example, are considered income when applying for food stamps. It should be noted also, that financial difficulties aside, present social welfare systems require that the participant become involved in invasions of privacy and loss of control that are not only unnecessary, but may be downright humiliating to a woman who is already a competant mother and simply in need of help toward becoming financially established.

Some of my faith in the great American dream might be restored if I thought I were an unfortunate, isolated case. Sadly enough, I am not. While thinking about what I would say here, I glanced about the commuter lounge at [redacted] where I was sitting with perhaps a dozen other students. In my usual subtle manner, I hollered, "Are there any other single, female heads of household here?". It's not the most effective way to take a poll, but it did turn up four other women in the same boat.

Three of these women are collecting ADC and full time students. One, who had only one child, goes to school part time and works for slightly over minimum wage. Of the five of us, the highest income present was $700.00. That doesn't sound like true poverty until you consider that this woman has five children. Without variation, we all shared the same monetary problems: Not enough money, ex-husbands who contributed little or none, high rent, and heavy expenditures on items such as clothing and school supplies. There were two financial categories, however, that were enough to make us all turn a little pale, - child care and transportation. Bewteen us, child care costs ranged from $100,00 per month, (conservative figure, one child), to well over $200. Transportation ranged from an average of $80.00 per month to in excess of $120.00. These are current costs, and will increase with the arrival of winter. Taken from incomes of $305 to $700 per month, in households of 2-6 people, these are heavy-duty expenditures.

I had intended to give the names of these women here, along with their methods of coping with poverty. The truth of the matter is, I don't dare. Without exception, each of us is having to borrow money from family and friends, take out large student loans and use part of the money to cover expenses, and babysit or whatever we can for extra money to make it through school. An almost comic note is that all five of us are borrowing cars from our mothers. Unfortunately, each and every one of these measures in considered income when applying for assistance of any kind, and since we are all involved in some kind of social program, we dare not let it be known that we resort to any of them. For all of us, it is a matter of taking one day at a time and doing whatever becomes necessary to keep going.

Are my four friends and I a minority? No. If you know a woman with small children who is single, widowed or divorced, her chances of sharing our problems are very, very. high. Unless such a woman has an education and a reasonably high paying job, her chances of remaining middle class are practically zero, and once she has slipped down , it is very difficult to work back up. We, the women and children of this country, are becoming wasted natural resources.

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Sioux City Hearing: A woman who is a part-time nurse, married to a disabled, ex-farmer, mother of five small children.

Poverty means:

-- Having to go back to work when you have five children that are under the age of 7 years old and not being able to afford a babysitter but not being able to afford not to work.

-- Having your husband look for two years for a job and having him told that all he's eligible for, because of education and having always been a farmer, is manual labor at minimum wage and they don't want him because they don't want him to drop dead of a heart attack when he's working for them.

-- Having to explain to your children they can't have a Christmas tree, because a Christmas tree costs 10-hundred pennies.

-- Not being able to buy a Roosevelt School T-shirt, and having your kid say "But our class'll lose on T-shirt day."

-- Fighting with your husband over whether to pay the grocery bill or car insurance and knowing there's probably not enough to pay for either.

-- Not being able to take your family to the doctor when they're sick because you have to pay for the service at the time rendered, no exceptions.

-- Going downtown to social services for food stamps and finding you don't have enough money in your pocket for the parking meter so you get a parking ticket.

-- Getting a note from your child's schoolteacher saying "Must have fat colors." Fat colors cost three times as much as regular colors.

-- Arguing because of never having any money for bills.

-- Getting utilities cut off in February and you have three children under the age of three and having IPS say "this is not a medical emergency." (IPS told her an exception has to be "life and death.")

-- Waiting months before applying for food stamps because they had never done it, didn't know the system, and were proud people. When there was no milk for the babies they finally applied for food stamps. "It's hard to accept help when you've always been on the helping end."

-- Not having milk in the house because of no income -- didn't qualify for food stamps at first because they had a 25-year-old tractor they were told to sell. The current market glut means that 5-year-old tractors don't sell now.

-- Having husband come home time after time having been told "No Work."

-- Carrying no health insurance and wondering when the boom is going to land.

-- Asking Social Services if you can apply for medical services for children but not qualifying because of tractor for ADC-Unemployed Parent Program, and not qualifying for ADC unless husband leaves.

-- Not being able to afford day care. (Who would want to take five kids ages 5, 6, 3, 20 mo. and 20 mo. anyway?)

-- Actually having to leave small children without anybody watching them for small amounts of time.

-- Wondering if car will run out of gas before you can afford more and needing it to get to work. (She works part-time nights.)

-- Not being able to go on vacation year after year. Sometimes... even overnight -- but can't afford the motel or the gas to get there.

-- Standing in the cheese line and wondering if there will be any left and you get to the door and being turned away and then being turned away at the next place, across town, too.

-- Having a kid with an ear infection but not having the $18 for the doctor nor the money for the prescription.

-- Not being able to go to the dentist. If you ever do, your costs will be three times worse.

-- Running into abuse problems with your kids just because you're so cotton-picking tired and because of bills. Sometimes if you could just get the kids out from underfoot so you could rest, it'd help.

-- Shopping Goodwill for school clothes and knowing there's holes in your kids shoes but not having money for new ones.

-- Having your kids ask you if you're poor and saying, "No, we just don't have any money."

-- Being depressed because of the futility of it.

-- Trying to set up a monthly budget and realizing your salary is less than the house payment and utilities alone.

-- Getting angry letters from your creditors and realizing there's no way you can pay any more.

-- Having telephone company tell you they're taking you to small claims court even though you've been consistent and kept up monthly except for a $76 cut-off charge long ago you haven't paid.

-- Having creditors treat you like you're lying -- but, if you've only got $8 left at the end of month and you're on a set salary, with four creditors wanting it -- what do you do?

-- Not having a phone.

-- Wondering if things will every get any better.

-- Not even having money to go out and get an ice cream cone or the kids a little treat.

-- Wishing you could give your kids the better things in life like piano lessons or hockey or the YW and knowing these programs are available but not having the $3-5-10 it takes.

-- Most of all it is feeling bad about yourself and thinking "surely, if you were doing everything right, things would be better."

"Seems like you either have to become completely dependent on the system or you fall through the cracks."

APPENDIX C

1984 Legislative Program of the

Iowa Commission on the Status of Women

In recognition of the increased funding obligation of the state, the following priorities are offered, based upon an underlying priority of providing for equity, equality, and the means for survival for women in Iowa. These priorities are further offered in the belief that the elimination of existing inequities and inequalities will benefit all citizens in the state of Iowa.

Prompted by national reports on the growing trend of poverty among women and by information received from other women's and human resource organizations, the Iowa Commission on the Status of Women (ICSW) initiated a study of poverty among Iowa women. We knew that nationally two out of three adults in poverty are women, and that 75% of poor people are women and children. With this in mind, the Commission sponsored three public hearings in September, 1983: "The Feminization of Poverty...Is This Happening in Iowa?" From the hearings, we received testimony from women who had firsthand experience of poverty and from those who, because of their job or volunteer service to the community, had direct contact with poor women and their children.

This information, along with data from the 1980 U.S. Census Bureau Report and other research publications, made it evident that the feminization of poverty was occurring in Iowa. Increased numbers of female heads-of-household and a fast-growing population of elderly women contribute greatly to the numbers of Iowa women whose incomes fall below or hover dangerously close to the poverty level.

The reasons for the prevalence of poverty among women are multifaceted and differ from the reasons for men's being poor. At the heart of the problem is an assumption that women bear the full responsibility for the economic and emotional upbringing of children, in a society where there is increasing divorce, separation, and children born out-of-wedlock. This factor, coupled with limited labor force opportunities (sex discrimination, sex segregation, and sexual harassment hurt women who are workers), contributes to women's vulnerability to poverty.

The Commission on the Status of Women thus considers it vital that the following legislative priorities, grouped together as economic issues of supreme importance to women in our state, be considered and given support.

WELFARE REFORM

In recognition of the need for Iowa women to become independent of public assistance programs when at all possible, but without prematurely cutting off vital support programs, the Commission recommends the following measures be adopted to address present weaknesses in the welfare system that discourage women from seeking

educational and employment opportunities and deny both those on and off of public assistance adequate living standards.

1. The medically needy program or development of an alternative approach to programming for the medically needy. Presently, an individual just over the income eligibility limit for AFDC loses all medical benefits for the family, rather than being required, on a graduated basis, to pay medical costs as income increases. The medically needy program for families meeting other requirements of Iowa's AFDC and SSI programs, but whose income exceeds AFDC or SSI limits, would allow for partial medical assistance for such families on a sliding scale, and state assistance would be matched with federal funds. This, or an alternative program, is needed to increase medical coverage and preventive medical care for single-medical coverage and preventive medical care for single-parent families.

2. A cost-of-living adjustment for all payment schedules under the AFDC program, and provision for periodic adjustments for inflation.

3. Appropriations targeted directly to special employment programs for women, especially those targeted to female heads-of-household.

4. Legislation that would provide incentives for women to work, by increasing certain benefits and liberalizing eligibility requirements for AFDC recipients, such as:

   A. housing, child care and transportation stipends for those who are working and/or are in transition from AFDC

   B. education grants for AFDC parents

   C. increased equity limits for care for AFDC families

   D. supplemental hardship payments to working AFDC recipients suffering a loss of earned income

   E. increased Standard of Need.

The Commission on the Status of Women philosophically supports any efforts by the state to explore means of providing adequate food for Iowa families.

CHILD CARE

The enormity of the need for quality, affordable child care by an increasing proportion of Iowa's population was pointed out repeatedly at the feminization of poverty hearings. Lacking child care, women will not be able to get off of public assistance, and in the words of the U.S. Civil Rights Commission,"...if employment or educational opportunities cannot be pursued due to inadequate child care, then those are opportunities effectively denied." Thus, we consider the following legislative priorities to be of utmost importance:

1. Expanded use of social service block grant funds for child care assistance to low-income families.

2. Tax incentives for businesses who assist their employers in paying for child care.

3. State aid for child care and provision for eligibility for the working poor.

CHILD SUPPORT

A recent U.S. Census Bureau Report found that most single-parent families (41%) fail to have child support awarded by the court. Of those who do, only 47% actually receive the full amount. Recognizing that many women and children are poor because the men who have been directed by the courts in divorce settlements to support their children are defying court orders, the ICSW supports the following priority:

1. Legislation that would provide for better enforcement of existing child support laws, such as an automatic means of collection of child support orders.

PAY EQUITY/EMPLOYMENT AND TRAINING OPPORTUNITIES

In Iowa, there were 39% more women in the workforce in 1980 than in 1970. It is imperative that women receive equitable training and employment opportunities so that they may achieve and maintain a decent standard of living for themselves and their families. The ICSW supports the following priorities:

1. Prompt action in initiating state employee pay reforms on the basis of comparable worth scores, and development of a plan for extending a comparable worth policy to all public employees. The state should give attention to providing assistance to local government entities in conducting comparable worth studies, with the intention of making state revenue sharing monies at future dates contingent upon adopting comparable worth pay schedules for local government employees.

2. Special efforts by the state to solicit bids for contracts from Iowa-based firms who hire women and minorities.

3. Requirement that credit be given to volunteer and homemaker work experience for purposes of hiring and promotion in all personnel selection systems in state government and for all businesses/parties which contract with the state government.

4. Limit the use of veteran's preference in public employment hiring and provide for a uniform veteran's hiring policy for all public agencies. Provisions should be consistent for employment in all levels of government in Iowa (i.e., state, county, and city), and use of veteran's preference privileges should be limited to once in a lifetime and within 10 years of discharge unless physically or mentally disabled during service, in which case the time period may be extended accordingly.
* H.F. 378 Never debated.

* Status of bill (a 1983 legislative priority for the ICSW)at the close of the first session of the 70th Iowa General Assembly.

The ICSW philosophically supports a public policy which provides that benefits should accrue to position-types other than permanent fulltime state employees only.

HOUSING

Because of inadequate financial resources, women are often forced to accept substandard housing--double-up, live in isolated and run-down neighborhoods, and live in high-density children areas. Added to this is a trend in the housing market to appeal to childrenless adults, as more of the population remains single and/or married and childless. In recognition of how this is further diminishing the scant housing opportunities for lower-income women and those women with children, the ICSW supports:

1. Statute prohibiting discrimination in housing against those with children or on public assistance.

LEGAL SERVICES

Because poor women form the majority of clients of free legal aid services, and because those women should not be denied access to the legal system of justice because of their limited resources, the Commission supports maintaining what services currently exist to legally assist the poor.

1. Appropriation of supplemental funds to Legal Services Corporation of Iowa and Polk County Legal Aid Society to aid in their services to low-income households.

FAMILY LIFE ISSUES

In response to a concern for the physical and emotional well-being of all family members and in the belief that the choice to have a family should be based on an informed and voluntary decision process, we support the following priorities:

1. Funding for displaced homemakers programs in Iowa.

2. Funding for domestic abuse programs and services in Iowa.

3. Extension of the Victim Reparation program past its July 1, 1984 Sunset Clause deadline.

4. Funding for family planning by the Department of Health and the Family Planning Council of Iowa.

5. Efforts to achieve the goal of family life education in K-12 grade levels as a minimum school standard.

INHERITANCE

In accordance with its belief that property acquired during a marriage is usually the result of joint efforts by the marriage partners, the Iowa Commission on the Status of Women supports the following:

1. Increase the surviving spouse's share of a decedent's estate where there is no will to one-half of all the estate when it is not necessary for debts and payments, has not been sold, and to which the surviving spouse has not relinquished his or her rights.
H.F. 362 Passed House; Senate Judiciary Committee

INSURANCE AND PENSIONS

In recognition of the needs of all persons to insure against the risks of disability, retirement, and death, and in particular noting the needs of persons following divorce or disability or death of a spouse, we support the following priorities:

1. Provide the surviving or former spouse or child the right to convert, retain, or to be covered by health insurance coverage or to participate in a nonprofit health service corporation plan.
H.F. 554 House Small Business and Commerce Committee

2. Revision of the Iowa Civil Rights Act to eliminate the provision which allows discrimination on the basis of sex in pension and retirement benefits.
H.F. 323 Passed House; Senate State Government Committee

SEX DISCRIMINATION

1. Supports passage of the bill which prohibits the General Assembly from passing a bill that uses gender as the basis for differential treatment unless there is a compelling reason for the differential treatment and no reasonable alternatives exist to mitigate or avoid the differential treatment.
H.F. 591 Passed House State Government Committee

FUNDING FOR THE IOWA COMMISSION ON THE STATUS OF WOMEN

1. Supports appropriations for FY 85 at the level of the Governor's budget request.